



FINANCIAL / OFFICE POLICIES OF BLUEBONNET DERMATOLOGY PLLC

Please remember that your health insurance is a contract between you and your insurance company. It is your responsibility to know your health plan benefits, including co-payment amounts, deductibles, co-insurance, and lab contracts. As a service to you, we will submit a claim to your insurance company for all visit charges, but we do not share in the contract between you and your insurance company. You are responsible for any charges not covered by your insurance plan. Any amount not covered by the insured/patient's insurance is due within 30 days of the time of service. A photocopy of your ID and insurance card is needed by our billing department to assist you in filing your claim. It is the patient's responsibility to inform this office if your insurance requires pre-certification or pre-authorization of services prior to scheduling of such services. The patient will be responsible for services denied by insurance due to "No Eligibility", "Non-Covered Service", "Pre-authorization/Certification Not Obtained". Statements are released after your insurance pays, denies, or non-payment by your insurance.

- **In Network Coverage:** For insurance companies that we are contracted with, we will determine your co-payments (co-pays), co-insurance, and deductibles at the time of the visit. Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are **DUE AT THE TIME OF SERVICE**.
- **Out of Network Coverage:** For these plans, your payments are due at the time of the visit. You are responsible for the charges of the provided services, which may be higher than the similar services for an in-network provider. Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are **DUE AT THE TIME OF SERVICE**. Feel free to be a Self-Pay patient and submit your bill for reimbursement to your insurance company.
- **Co-payments, deductibles, and fees:** Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are **DUE AT THE TIME OF SERVICE**. Failure to produce payment may result in your appointment being rescheduled. Recent shifts in the healthcare industry have resulted in insurance companies increasingly transferring costs to patients, you, the insured. Bluebonnet has financial policies to enable efficient operational processes. Please see our Credit Card on File Policy.
- **Self-Pay Patients:** Self-pay or uninsured patients are responsible for payment at the time of service. The fee schedule is based on prevailing market rates.



- **Non-Covered Services:** Cosmetic services cannot be submitted to insurance and payment in full is due at the time of service by credit card or cash only, no checks will be accepted.
- **Credit Card on File Policy:** We will keep your credit / debit / HSA card on file after the services are provided. Due to the high number of deductible plans, and higher patient coinsurance benefits, this has become necessary at our organization. Please keep in mind, we will not charge your card if you do not owe anything.

***Once your credit card information is entered, it is encrypted and cannot be viewed or accessed by our organization.*

By signing the agreement, you understand that once the health plan has paid their portion for my care that you will receive an Explanation of Benefits (EOB). The health plan EOB will state any balance remaining to be paid by the patient. Bluebonnet may charge my credit card the balance due when they receive a copy of the EOB. Charges will be made ONLY after the claim has been adjudicated by your insurance and you will have received an EOB from your insurance detailing the amount billed. If the charge exceeds \$100 you will receive a courtesy call or email prior to authorizing the card on file. Circumstances when your card would be charged include but are not limited to missed co-payments, deductibles and co-insurance, and non-covered services and/or denial of services.

If the credit card we have on file for you changes, please notify us immediately by calling our office. It's not uncommon for people to change or cancel their credit cards, including when it expires. If we run your credit card and it's denied for any reason, we reserve the right to charge an additional \$25 declined card fee if we are not able to run a new credit card within 7 days. We will contact you or leave you a phone message if this occurs.

- **Medicare Patients:** We will bill Medicare for you. We must have your signature on file and we will also bill secondary insurance carriers for you. All co-payments are due at the time of service. The patient will be responsible for any balance not paid by Medicare and secondary insurance.
- **Outstanding Balances:** If your account is not paid within 30 days of receiving the first bill, you will receive a phone call. If the account balance is not paid in 60 days, your account will be turned over to a collection agency and assessed a \$50 processing fee. Failure to pay bills will result in dismissal from the practice.



- **Referrals:** Your insurance plan may require a referral to be completed before seeing a specialist. It is your responsibility to obtain the proper referral in order to be seen for your appointment. If you don't have a referral at your appointment time, your appointment may be rescheduled and you could be charged a missed appointment fee of \$50
- **Pathology/Laboratory Services:** Bluebonnet uses third parties for our laboratory work and pathology services. You/your insurance will receive an additional bill from the lab service provider (e.g., ProPath). We are unable to adjust these charges as they are provided by a separate entity. We have no financial relationship with these 3rd party services and receive no reimbursement for lab work
- **Missed Appointments:** Please provide at least 24-hour notice to cancel an appointment. We do this so your appointment slot can be offered to another patient in need of attention. You will be charged a \$30 fee if you fail to keep your appointment or cancel with less than 24-hour notice. Surgery appointments require at least 48- hour notice to cancel an appointment. If you fail to keep your surgery appointment, you will be charged a \$70 fee. After TWO missed appointments in a row, you will be dismissed from the practice.
- **Prescription Policy:** Please call for refills during regular office hours and leave the patient's name, DOB, phone number, medication, and the pharmacy requested. Please allow 48 business hours to complete the request. Some prescriptions may be delayed due to completing a PRIOR AUTHORIZATION form set forth by the insurance companies. For oral medications, biologics, and some topical medications, the patient needs to be evaluated every 6 months. We cannot refill a prescription if the patient has not been evaluated within 12 months.
- **Minor Policy:** All minor patients must be seen on the first visit with their Guardian/Representative.

I understand that Bluebonnet Dermatology ("Bluebonnet") may bill my health plan for the care I receive. I agree that payments from my health plan may go directly to Bluebonnet. If I should receive the payments, I understand that I will be responsible for paying Bluebonnet. I understand that I must pay any co-payment or other part of the bill that my health plan says I must pay. I know that I may need to pay this before I am treated. I understand and agree that if my plan does not pay the doctor, I will have to do so.



I understand that Bluebonnet will hold me financially responsible in any one of the following situations

- When I choose to have a service that my health plan covers but I do not obtain the required referral or authorization from my health plan.
- When I choose not to use my health plan and agree to pay for services myself
- When my health plan does not participate with Bluebonnet for the services I want or need and I agree to pay for my care myself.
- When I receive services that are not covered under my health plan including cosmetic services.

I have read and understand the Financial/Credit Card on File/Office Policies of Bluebonnet Dermatology PLLC

Signature: _____

Date: _____

Relationship to Patient (Self/Parent/Personal Representative): _____