

DermPhysicians of New England

Financial Policy

Understanding your financial responsibility is an essential component in establishing and maintaining a strong patient/practice relationship. In order to achieve this, we offer the following information regarding our insurance and financial policies.

Your insurance is a contract between your insurer and you. It is your responsibility to know and understand the terms, guidelines and limitations of your plan. It is also your responsibility to advise us of any changes in your insurance, your address or phone number.

Medicare & Contracted Insurance Plans

If you are on traditional Medicare, or are a member of a health plan that we participate with, we will submit your claim to your insurance company. Our staff will verify your insurance benefits and collect any co-payment/deductible due at the time services are rendered, as required by your insurance carrier. You will be billed in full for any services that your health plan deems “not a benefit” or a “non-covered service”.

Secondary/Supplemental Insurance Plans

We are happy to file secondary and supplemental claims as a courtesy. In the case of non-contracted secondary carriers, the balance will become the patient’s responsibility 30 days after that claim is filed.

Medicaid/Mass Health

We are not contracted with Mass Health plans and are unable to treat them even if they offer to self-pay.

Minors

A parent or legal guardian must accompany all patients under the age of 18 to authorize treatment and financial arrangements. If this is a custodial parent, we can submit the charges to another parent’s insurance, however, the parent presenting the child for care will be billed for the balance not covered by the insurance. Any patient over the age of 18 will be held financially responsible for all charges incurred.

Missed Appointments

Missed appointments represent a cost to us, to you and to other patients who could have been seen in the time set aside for you. Cancellations must be made 24 hours in advance of the scheduled appointment or we reserve the right to assess a cancellation fee.

Medical records

Copies of pathology reports are provided to you or your requested physician at no charge. Any additional medical records requests and/or completion of forms are subject to processing fees

determined by state law and contractual agreements. Please be advised that medical records requests require time to be processed and cannot be provided the same day requested.

Collection Fees

Statements are sent out monthly for patients with personal balances. Payment is due upon receipt of the statement. If you are unable to pay the balance in full, please contact our billing department at 781-272-7022 ext 175. Personal balances over 90 days from the date of service will be sent to our collection agency. In the event an account is turned over to an outside collection agency, patients will be responsible for any collection fees including court costs, attorney fees and collection agency charges.

Returned Check Fee

A \$25.00 fee will be added to your account balance in addition to the amount of the check returned for insufficient funds. This total must be paid by cash or credit card within 14 days.

Pathology Fees

DermPhysicians of New England has an outside lab and pathologist who perform the interpretation of our patients' biopsy specimens. Fees associated with this service are separate from the procedure performed by your treating provider. We are unable to adjust these charges as they are provided by a separate entity.

Cosmetic Services

Cosmetic services are not covered by insurance. Your payment is due at the time services are rendered.

My signature below indicates that I have read, understand and will comply with the information contained within this financial policy. A copy of this policy is available upon request.