

Financial Agreement

Welcome to Charlotte Modly Dermatology. We are pleased to have you as our patient. We are dedicated to providing quality, accessible, and cost effective health care services to our patients and we strive to make every visit a positive experience. This information was designed to provide our patients with a detailed explanation of our financial policies. We realize this information may not always address your specific situation and encourage you to speak with our billing company, Medical Billing Solutions, Inc., whenever you have any questions or concerns regarding your account.

Registration

The registration process is a vital link in your visit with us. The information gathered provides us with contact information as well as ensures your claims will be filed to the correct insurance company.

Upon arrival at our office for each visit, you will be asked for basic information:

- Current patient information: name, address, and telephone number.
- Current insurance card(s)
- Drivers license or ID card

All information obtained in the registration process is kept in your confidential medical record. For your convenience we accept cash, check, Visa, MasterCard and Discover. If you pay by credit card and there is a credit after your insurance processes your claim, we will refund your overpayment to the credit card you originally used.

Co-payments

Co-payments will be collected at the time of your visit unless you are scheduled for a procedure. Please check with your insurance company for the requirements and provisions of your policy to determine the amount of your co-payment prior to your appointment. If you have an appointment for a procedure we will not collect a co-payment at the time of your visit. We will bill your insurance company to determine if you owe a co-payment. After your insurance processes your claim we will send you a statement for any balance due.

Referrals

Referrals are required for some insurances in order for a visit to be covered or for better benefits to be applied. It is the patient's responsibility to be aware when their referral expires or that all their visits are used and to obtain a new one.

If your insurance requires a referral for your visit to be covered you must have a valid referral at your visit. If you do not have a valid referral your choice is to reschedule your appointment or you may be a self pay patient for this visit and pay the balance in full at the time of service. If you decide to be a self pay patient a claim will not be submitted to your insurance.

If your insurance requires a referral in order to receive better benefits you will be responsible for any charges not covered if a valid referral was not provided at your visit. All referrals provided after your claim has been filed will be the responsibility of the patient to resolve with their insurance company.

Balances

If there is any balance on your account after your insurance company processes your claim our billing company will send you a statement. The balance is to be paid within 30 days of the statement date. The statement will have a message explaining what your balance is for. If you believe your insurance company has made an error please contact them prior to calling our billing company. If your insurance company is reprocessing your claim you need to provide our billing company with a reference number, the name of who you spoke with and the date of your phone call so that our billing company can follow up on your claim for you. If there is a discrepancy between the statement our billing company has sent you and your Explanation of Benefits please contact our billing company directly.

If there is a balance on your account when you are seen for an appointment our office will notify you of your balance at check in. If you have not yet received a statement you may pay the balance or wait to receive your statement before making payment.

Dependents

For your convenience our statements show outstanding balance information for each responsible party in our system. This may include balances for family members who have the same responsible party listed.

Returned Checks

There is a \$20 returned check fee for any checks returned to our office. You are responsible for the original check amount plus the \$20 returned check fee.

No show/Last minute cancellations

There is a \$50 fee for cancellations for new patients, cosmetic appointments or scheduled procedures with less than 24 hours notice. All other appointments cancelled less than 24 hours notice will incur a \$25 fee.

Appointment reminders are a courtesy, so please remember to put your appointment on your calendar.

Collections

Statement balances not paid within 60 days will be reviewed by Dr. Modly for approval to send to a 3rd party collection agency. Your insurance also may be notified. In the event your account is turned over to a 3rd party collection agency, you will be responsible for collection fees of 33% as well as interest of 1.5% per month or 18% annually.

Self-pay/Cosmetic

If you do not have insurance, payment in full will be due at the time of service. Cosmetic visits are also due in full at the time of service.

General Insurance Policy

As a convenience to you, our billing company will file a claim on your behalf provided we have your current insurance information available. However, it is impossible for our staff to determine your coverage and payment levels, since each insurance policy has different benefit coverage.

We cannot guarantee that your insurance carrier will pay all or even part of your claim. Your insurance policy is a contract between you and your insurance carrier. Patients should resolve disputed coverage issues with their insurance carrier or employer. It is the patients responsibility to know the details of their insurance contract and if we are a network provider for their particular plan.

If you do not bring the correct insurance information to your appointment and we file your claim to the incorrect carrier, we will bill you for the balance of your visit. Please be aware that there are timely filing limits for us to submit claims. If you supply the correct insurance information after the timely filing limit than the entire visit balance will be your responsibility.

Participating Insurance:

Charlotte Modly Dermatology reserves the right to determine which insurance companies or programs we participate with on an annual basis.

We are contracted with your insurance carrier and cannot write off or reduce your balance due to the terms of our contract. We realize unforeseen circumstances can come up so we ask you to contact our billing company to set up a payment plan if you are unable to pay in full.

Regarding Medicare, we accept Medicare assignment. This means we agree to accept Medicare's allowance on services provided to you. You will still be responsible for your annual deductible, co-insurance and any non-covered services specified by Medicare. If you carry a supplemental plan to Medicare, please be sure we have your policy information so that a claim can be filed for you.

If you have signed up for a Medicare replacement policy we need that insurance card at the Time of Service so that your claim is filed correctly.

Non-Participating Insurance

If Dr. Modly does not participate with your insurance, then your claim will go towards your out-of-network benefits. If your policy does not have any out of network benefits then you will be responsible for the entire balance.

Questions Regarding Your Account

If you have any questions regarding your account please contact Jessica A. at Medical Billing Solutions, Inc. at 410-876-1115 ext 302.

I understand and accept the aforementioned policy.

Patient Name: _____

Responsible Party Signature: _____

Responsible Party Name (if different from patient): _____

Today's Date: _____