

Financial Policy

Insured Patients: DCLO is a contracted provider with many insurance companies. Patients are strongly urged to contact their insurance carrier directly with any questions regarding coverage, eligibility and benefits. It is the patient's responsibility to know their insurance benefits, however if there is a need for assistance in determining coverage of a proposed course of treatment our office is more than happy to help research a patient's insurance coverage and give an estimated out of pocket cost. Co-pays and deductibles are a contract between the patient and their insurance company and are due at the time of service or within 30 days of receipt of the statement. We understand that extenuating circumstances do arise and our office is more than willing to set up a payment plan.

Uninsured Patients: Patients without insurance will be given a quote prior to their appointment. Payment will be due at the time of service. In the event a patient's recommended course of treatment is different than the treatment quoted, patient will be advised and a new quote will be provided prior to rendering care. Please remember that any biopsies taken at the time of the appointment will be sent to an outside laboratory for preparation and evaluation. This service will incur additional charges. The preferred laboratory with which Dermatology Center of Lake Orion contracts is DLCS Lab; inquiries on diagnostic charges can be directed to this facility by calling 1-(800)532-3232.

Cosmetic Procedures/Non-Covered Services: Payment for cosmetic or non-covered services will be due at the time of service. Dermatology Center of Lake Orion will not set payment arrangements for cosmetic or non-covered services.

Out of Network/Non-Contracted Insurance Carrier: In the event that a patient has an insurance with which we are not contracted the patient will be seen as an uninsured patient and will be quoted for services prior to the office visit and payment will be collected at the time of service.

Preferred Laboratory: Dermatology Center of Lake Orion contracts with DLSC Lab to process and evaluate patient tissue samples. If this particular lab is not contracted through a patient's insurance or is not a preferred facility it is up to the patient to indicate to the office that there is a need to send their samples to a facility which contracts with their insurance carrier.

Cancellation & No Show Policy: Please contact our office with at least 24 hours' notice of cancellation. Cancellations of general appointments with less than 24 hours' notice may be charged a \$25 cancellation fee. Cancellations for cosmetic appointments with less than 24 hours' notice may be charged a \$50 cancellation fee. No-Shows may be charged \$50 or \$100 for general appointments or Cosmetic appointments respectively.

Insurance Authorization (one box needs to be checked)

- I am supplying Dr. Turner's office with insurance information.** I authorize my insurance company to pay directly to Dr. Turner all benefits due for my medical care, and hereby consider this an assignment of benefits. I authorize Dr. Turner to provide all information my insurance company(s) requests concerning any treatment. I agree to pay for all services not covered or allowed by my insurance company (including deductibles and copays). Any money received in excess of charges will be refunded when my bill is paid in full.
- I am not supplying Dr. Turner's office with insurance information.** I understand that I am financially responsible for services performed. I understand and comply with the credit policies of the office of Dr. Turner.

_____ **Patient's Initials Date:** _____