

Patient Financial Policy



Welcome and thank you for choosing Integra Dermatology, PA as your healthcare provider. We are dedicated to providing you with the best dermatologic care possible. Your understanding of our Patient Financial Policy is important to our professional relationship. Please review the following information, sign, and return this to us prior to your treatment.

Insurance Benefits, Referrals, and Pre-Certifications: We participate in most major insurance plans. As a courtesy, we will process and file your insurance claims. It is your responsibility to contact your insurance company to confirm that Integra Dermatology, PA is within network and that your individual/group plan will cover dermatologic services. If your plan requires a referral to be seen, please contact your primary care clinic for the referral prior to being seen. Patients who are unable to provide proof of coverage or who do not have health insurance will be required to pay for services on the same day services are rendered.

Co-payment: All co-payments are due at the time of check-in along with any past due amount on the account.

Insurance Claims: As a courtesy, Integra Dermatology, PA files claims for benefits with all insurance companies with claims offices within the United States or its territories. Patient coinsurance, deductibles, or remaining patient responsibility not to exceed the insurance allowable is due upon receipt of Integra Dermatology, PA billing statement. It is the patient's responsibility to inform Integra Dermatology, PA of any insurance changes. Failure to do so in a timely manner may result in patient responsibility for the charges due to timely filing issues with insurance companies. Insurance payments made directly to the patient should be forwarded upon receipt. A \$35.00 fee will be assessed for any checks returned for insufficient funds. Integra Dermatology, PA does not bill for any services rendered by an outside facility (laboratory or pathology services, etc.).

Uninsured: Patients without insurance are required to pay a down payment of \$100.00 for an initial office visit. Any remaining amounts will be balance billed to the patient. Monthly payments are not possible for elective surgery or cosmetic procedures; these services require 100% of payment prior to the service being rendered. If patient does not bring in required payment at the time of service, the patient will be rescheduled to another day.

Cosmetic Services: Cosmetic services are not covered by insurance and must be paid in full at the time of service. When scheduling a cosmetic appointment, a \$100 deposit will be collected to reserve an appointment time. This deposit is then applied to the amount charged for the cosmetic treatment with the balance due at the time services are rendered. A 24-hour cancellation notice is required and failure to do so will result in the loss of the \$100 deposit.

Finance Charges: Finance charges may be imposed on accounts beginning 60 days from the date of the initial billing statement. At present the interest rate is 18% per year. The minimum interest amount is \$1.30.

Past Due Balances: Please contact us if you have trouble paying your bill. Any balance over 60 days old following the initial notice may be placed with a collection agency, attorney, and/or Credit Bureau. All balances must be paid in full either to Integra Dermatology, PA or its collection agency before any further appointments can be scheduled.

Integra Dermatology, PA firmly believes in quality doctor-patient relationships. This is based upon good understanding and communication. The staff of Integra Dermatology, PA will make every effort to clarify any misunderstanding you may have concerning your account. If you have questions concerning our policy or need assistance, please contact us at 612-767-6000.

This is a legally binding agreement between you and Integra Dermatology, PA.