

Houston Dermatology Specialists (HDS) Financial Policy and Procedures

Patient Responsibilities

1. To know and understand the terms, guidelines, and limitations of their insurance plan including their co-payment, co-insurance, and deductible.
2. To provide proof of insurance (Driver's License and Insurance Card) before seeing a physician. All patients are required to present this information at every visit.
3. To pay any and all verified deductibles, co-insurance, and co-pays at the time of service.
4. If your insurance requires a referral, it is your responsibility to provide the referral prior to your visit.

Payment Collection and Non-Payment Policies

HDS accepts cash, debit cards, and credit cards.

1. Self-Pay Patients

You are responsible for the entire amount of the bill at the time of service. Rates for self-pay patients are discounted at the Medicare rates. If you do not pay the discounted rate at the time of service, you are subject to pay at the full rate. The patient agrees to pay the balance in full at the time of service.

2. Patients with Insurance

You are responsible for all deductibles, co-insurance, and co-pays at the time of service. We will work to provide you an estimate of your final amount owed at the time of your appointment. If additional is owed, we will attempt to notify you via phone and charge your credit card on file. The patient agrees to pay the balance in full at the time of service.

Credit Card on File Notice

Christopher P. Downing, M.D. Dermatology, P.A. d/b/a Houston Dermatology Specialists utilizes a convenient payment policy using a credit or debit card held on file. Insurance companies increase co-payments, co-insurance, and deductibles each year. This transfers additional cost to the patient. To make managing payments easier for you and our staff, a credit card or debit card will be held at time of check-in. The benefit is that you will not have to worry about statements and mailing in payments. Having a credit card on file will make check-in and check-out easier, faster, and more efficient for our patients. Your card information will be held securely and for your convenience used if there is any remaining balance after your visit with Houston Dermatology Specialists.

Our office personnel will not have access to your card information. Our electronic health record stores credit card information via PayJunction, a secure credit card processor. Only the last four digits of your card will show in our system.

Credit Card on File May be Used For:

1. Co-payments: You may elect to use your credit card on file or another form of payment accepted by our office, if preferred.
2. Deductibles: Your card on file will be used to settle any deductible amount(s) due. Houston Dermatology Specialists strives to provide you with an accurate estimate based off of your insurance coverage and will charge this fee at time of check-out. If Houston Dermatology Specialists under collects this amount, you will be notified that the credit card on file will be used to settle the remaining balance.

3. Co-insurance: Your card on file will be used to pay your percentage not covered by insurance. For example, if your insurance covers 90% of your total amount due, the remaining 10% balance is to be paid at time of check-out.
4. Outstanding balances: If your account has a previous outstanding balance for any reason, your credit card on file will be used to settle that outstanding balance. We will provide a courtesy call to let you know there is an outstanding balance on your account and that we will process it with your credit card on file.

By signing this form, you hereby authorize Houston Dermatology Specialists to bill your card on file and process any outstanding amounts as described above. Receipt of any transaction will either be forwarded to the home address in our files or emailed to you.

No Show or Cancellation Fee

We strive at Houston Dermatology Specialists to maintain a well-balanced schedule and provide each patient with the time needed for their medical concern. As such, there is a **\$50 charge** applied to your credit card on file for cancelling your appointment with **less than 24 hours' notice** or for not showing to your appointment. For Monday appointments, your appointment must be cancelled by noon on Friday. For surgery patients, this fee is **\$100**.

Surgery Deposit Fee

All surgical appointments at Houston Dermatology Specialists require a **\$100 deposit** to hold your appointment. This fee will be applied to your final owed amount. If nothing is owed at the time of your visit, this amount will be refunded to you on the day of your surgery.

Cosmetic Fees and Products

All product sales and cosmetic charges are final in the office (no exchanges or returns allowed).

Pathology and Lab Fee

Surgical procedures and biopsies will result in the physicians at Houston Dermatology Specialists sending your tissue sample to an outside lab for a diagnosis by a pathologist, who is not directly affiliated with the office. This is necessary for your medical care and for an accurate diagnosis and treatment plan. There will be a charge for the physician performing the biopsy or surgery at Houston Dermatology Specialists and another for the pathologist at the outside facility. Houston Dermatology Specialists' billing team is not affiliated with this outside lab and it is the patient's responsibility to determine the level of coverage and/or payment for these services. The physicians at Houston Dermatology Specialists may also order lab work as part of your ongoing medical treatment. Lab work will be performed at an outside lab such as Quest or LabCorp. It is the patient's responsibility to determine their level of coverage and/or payment for these services.

Other Procedures

There may be outside fees for specialized procedures associated with your visit that are not covered by your co-pay or co-insurance. This includes biopsy of skin lesions, treatment of lesions with cryotherapy or Canthacur, intralesional or intramuscular injection of medication, electrodesiccation and curettage, excision, and Mohs surgery. Cosmetic treatment of skin lesions is not covered by insurance under any circumstances. Payment of all of these services is due at the time of procedure.

By signing below, I acknowledge that I have read and fully understand and agree to the Houston Dermatology Specialists Financial Policy and, specifically authorize the credit card or debit card charges incurred in connection therewith, utilizing the credit card or debit card information that I authorize to be on file with Houston Dermatology Specialists.

Signature: _____ **Date:** _____

Printed Name: _____

(Parent/guardian authorizes and signs on behalf of _____ (name of minor)