

Financial Policy

Thank you for choosing Suncoast Skin Solutions for your dermatologic and surgical needs. We are committed to providing you with quality care and to do so we have initiated the following policies:

- If your health insurance plan has contracted with our office, we will gladly file your claim; however, we do require co-payment, deductible, payment for non-covered services, and any percent responsibility you have under your plan at the time of your visit. If our office is not contracted with your health insurance plan, payment for the total cost of your visit is expected at the time of service. We can provide you with a paid receipt so that you may submit it for reimbursement. We accept cash, checks, Discover, Visa, and Master Cards. If you are unable to pay, please notify the receptionist prior to your visit and make the necessary arrangements.
- In order to file medical services with your insurance carrier, we ask the following:
 - We need a copy of your insurance card.
 - We need to verify active coverage and benefits at the time services are rendered. If we cannot verify benefits prior to your visit, then we will need to reschedule your visit or pay out-of-pocket and submit the claim to your insurance company for reimbursement.
 - We need accurate, up to date insurance information. Please notify us of any changes.
 - You need to be familiar with your medical insurance benefits. It is your responsibility to understand your insurance coverage for common visits and charges, failure to do so may result in more out-of-pocket expenses. If an authorization is required by your insurance company you are responsible for bringing that to your appointments, otherwise this may result in denied claims that you will be responsible for. If there is something you do not understand please ask prior to your visit so that we can clarify what your responsibility will be.
- For Medicare patients, Medicare will pay 80 percent of the approved amount directly to us. If you do not have a participating secondary insurance, you will be expected to pay the remaining 20 percent at the time of service, as well as any unmet deductible and any non-covered service. We can provide you with a paid receipt so that you may submit it for reimbursement.
- If you do not have medical coverage, we are able to offer our services at a discounted rate, as long as the charges are paid in full at the time of the visit.
- Fees:
 - **There will be a \$25 fee if you fail to provide 24-hour notice of your intent to not keep your appointment.**
 - We provide medical records to other physicians at no charge. However, if you request your entire medical record a charge will apply, in accordance to Florida guidelines.
 - There is a \$10.00 fee for filling out forms. (disability, FMLA, etc).
 - For all returned checks there is a \$35.00 fee. We will not be able to accept another check until the returned check and fees are paid in full.

Suncoast Skin Solutions, Inc. is fully compliant with the Health Insurance Portability and Accountability Act of 1996 (HIP AA). Our manual of Privacy Practices is available for your review in our waiting areas and a copy will be provided to you at your request. By signing this form you acknowledge that you have been made aware that you have certain rights under HIPAA. Your signature does not waive any of those rights.

I understand that all professional services rendered are charged to the patient (or guardian). *I fully agree that the responsibility for prompt payment for the services rendered is mine.* I understand that interest charges will be added monthly to all unpaid balances at the rate of 1.5% per month. I will also assume the responsibility for any collection or attorney fees related to satisfying this account.

Patient Name: _____

Signature: _____ Date: _____