

Financial Policy

We are committed to providing you with the best possible care. If you have medical insurance we are anxious to receive your maximum allowable benefits. In order to achieve these goals we need your assistance and your understanding of our payment/insurance policy.

Payment is due at the time of service for all cosmetic procedures or non-covered services. We gladly accept visa, discover, MasterCard, debit cards, cash, personal and post dated checks. Otherwise we will offer the courtesy of billing your insurance company for you, for initial consultations and non-cosmetic services.

Returned checks are subject to additional collection and bank fees. Charges are also incurred for broken appointments and those appointments cancelled without 24 hours advance notice. There is a \$15.00 fee for release of medical records and a \$35.00 fee for the administrative time of filling out any medical forms. There is a 1.25% monthly finance charge applied to aged balances. (Those after 60 days.)

After your initial consultation we will be reviewing your proposed course of treatment, if any, and insurance coverage pertaining to future visits or treatments. However, if you should have any questions relating to your insurance regarding your initial visit or proposed treatment we will be happy to assist you.

You must realize however, that:

- 1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.**
- 2. Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. If your insurance carrier pays a percentage (ie: 50% or 80%) of the allowable or UCR rate then you are held responsible for the balance of that amount.**
- 3. If you have a yearly deductible or coinsurance you are also responsible for that amount.**
- 4. Co-pays and non-covered items are due at the time of service, no exceptions.**
- 5. If we are not a participating provider with your insurance company you are responsible for any amount left unpaid by your insurance carrier.**
- 6. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.**

We must emphasize that, as medical care providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We encourage you to contact us promptly for assistance at any time in management of your account. If you have any questions about the above information or uncertainty regarding your insurance coverage PLEASE do not hesitate to ask. We are here to assure your visit with us will be a pleasant, informed one. We are here to help.