



Clarus Dermatology, PA Patient Financial Policy

Please remember that you/your responsible party are fully responsible for the payment of all medical bills. A photocopy of your ID and insurance card is needed by our insurance department to assist you in filing your claim. We must have current information concerning your insurance carrier in order to file your claim successfully. If we do not have the correct information, payment of your claim will be delayed.

Please understand that your medical insurance is a contract between you and your insurance company. Our office will do its best to ensure that your claim is paid, but if your insurance company has not paid your account in full within 30 business days, it will then become your responsibility to pay the balance. You are ultimately responsible for all fees relating to your care. Any amount not covered by the insured/patient's insurance is due within 30 days of the time of service.

In Network coverage: For insurance companies that we are contracted with, we will determine your copay due at the time of visit, and bill your insurance for the balance. Depending on whether you have met your deductible and your coverage level, we will bill you later for the amount that insurance does not cover.

Out of Network Coverage: Clarus Dermatology, PA is not a network provider for some small insurance plans. For these plans, your copay is still due at the time of visit. We will attempt to bill your insurance company for the balance. They will likely reimburse us at a non-network provider rate. You are responsible for the remaining charges of the services provided, which may be higher than the charges for similar services provided by an in-network provider. You may always opt to be a Self-Pay patient and submit your bill for reimbursement to your insurance company.

Medicare Patients: We will bill Medicare for you. In order to do this, we must have your signature on file. We will also bill secondary insurance carriers for you. All copayments are due at the time service is provided.

Pathology and Laboratory Services

Clarus Dermatology, PA uses third parties for our laboratory work and pathology services. If a blood draw or biopsy/excision is performed be advised that you/your insurance will receive an additional bill. While our pathology and lab service providers generally participate in the same insurance plans as us, it is ultimately your responsibility to pay for all pathology/laboratory charges. If you have questions regarding these bills please call the billing number located on the statement you received. We are unable to adjust these bills or answer questions regarding these charges.

Preauthorization Policy

By signing our Financial Policy Acknowledgement you consent to us keeping a credit/debit/HSA card on file to be used for any unpaid balances. You also authorize Clarus Dermatology to charge your card for any outstanding balances. Charges will only be made after the claim has been adjudicated by the insurance carrier. You will have received an explanation of benefits (EOB) from your insurance company discussing charges that were authorized to be billed by the insurance company. If your balance exceeds \$500 you will receive a phone call or email prior to authorizing the card on file. In the rare event of an overcharge, or credit balance on the account, the money will be directly refunded to the card on file unless you ask for a manual check refund.

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If you choose not to leave a credit card on file, you have the option to leave a \$250.00 deposit with cash/check or pay based on the self-pay time-of-service fee schedule.

We accept cash, personal checks, and credit cards at no extra charge. A \$25 charge will be added for each returned check, in addition to any other charges applied by the bank.

Co-payments, deductibles and fees

Co-payments and co-insurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are due at time of visit. Failure to produce payment may result in your appointment being rescheduled.

Self-pay Patients:

Self-pay or uninsured patients are responsible for payment at the time of service. Fees are reduced to reflect cost savings from reduced administrative costs.

Non-covered Services (cosmetic removals, cosmetic services): Cosmetic services cannot be submitted to insurance and payment in full is due at the time of service. We will not submit the charges for a service your provider deems to be cosmetic to your insurance company.

Prior Account Balances:

At the time of appointment, patients are responsible for any prior balance that is owed to the office. Account balances must be current before any new procedure or treatment will be performed. You may be rescheduled until the balance is paid in-full.

Minor Patients:

The parent(s) or guardian(s) accompanying a minor are responsible for providing current insurance information for the minor as well as the payment in full for services provided

Payment Agreements:

We understand that life can present unforeseen financial challenges. If you are experiencing financial hardship ask to speak with Emily Behr our Chief of Clinical Operations, to discuss payment options. A payment agreement stays in effect until the balance is paid in full. When an agreement is made it will spell out the length of the agreement and the patient signs that agreement with the understanding of the length of the agreement. Payments will be applied to a credit/debit/HSA card on file until the balance is paid in full. In all circumstances, however, the responsible party on file will be held accountable for all patient balances.

Collections and Outstanding Balance:

If an account is not paid within 30 days of receiving the first bill, Clarus Dermatology may begin charging interest (18% APR) to any unpaid balance after 30 days. If the account has been turned over to a collection agency, the account balance in full plus an additional administrative/collection fee will be due. Failure to pay bills will result in dismissal from our clinic, collection action and credit agency reporting.