

# REN Dermatology Billing Policy

## Flat Fee Schedule

REN Dermatology is out of network with most insurance providers including but not limited to BCBS, Aetna, Humana, Cigna and Multi-plan. It remains the responsibility of the policy holder to know your insurance policy including out of network benefits. REN Dermatology will provide patients the necessary information so that they may submit a claim to their insurance company.

REN Dermatology has a flat fee schedule. The fees are subject to change without notice. REN Dermatology will provide information regarding the fees upon request.

We will require payment in full at the time of your visit.

## Co-pays, Deductibles, and Coinsurance Payments

For those patients with insurance that are still in network with REN Dermatology, we require payment up to 90% of your deductible depending on your coinsurance amount owed for each visit. As a courtesy, our office will file your claim with your insurance company, and initiate correspondence with the purpose of getting you the maximum coverage your insurance allows.

## Insurance Balances

On the occasion that REN Dermatology will submit claims to insurance on behalf of the patient and the carrier assigns additional patient responsibility amounts, REN Dermatology will run the credit card on file for this amount.

If we do not receive payment or resolution from your insurance company within 60 days of filing the claim, the payment becomes your responsibility. Your credit card will then be utilized to settle up any additional balances that were not credited to your account at the time of service.

## Cancellation and No Show Policy

We understand that situations arise in which you must cancel your appointment. It is therefore required that if you must cancel your appointment you provide more than 24 hours notice. Providing advanced notice is not only a courtesy to your physician but provides opportunity for another patient in need to be seen. Without notification, you may be subject to a cancellation or no show fee. The Cancellation and No Show fees are the sole responsibility of the patient and will be paid using the credit card we have on file. We understand that special unavoidable circumstances may cause you to cancel within 24 hours. Fees in this instance may be waived but only with management approval.

- **Office appointments** which are canceled with less than **24 hours** advance notice may be subject to a **\$50.00 cancellation fee**.
- **Procedure appointments** which are canceled with less than **48 hours** advance notice may be subject to a **\$100.00 cancellation fee**.
- **No Show** fees will be \$50.00 for an office appointment and \$100.00 for a procedure appointment.



## **Chargebacks and Returned Check Fees**

There will be a \$50.00 fee in addition to the original amount owed if your check is returned from the bank or your credit card charge is charged back to REN Dermatology.

## **Credit Card on File**

As of January 1, 2016, all patients of REN Dermatology are required to have a credit card on file. SwervePay is the credit card processing company that we will be utilizing. Swervepay stores your information on a separate and secure site and enables us to run credit card transactions within our computer system. Office personnel will not have access to your card and only the last 4 digits of your card will be viewable in our system.

Please note that if your card is mistakenly run, REN Dermatology will immediately issue a refund back to your credit card upon discovery.

During the time your credit card is on file, if it expires or otherwise becomes uncollectible, we will expect you to promptly provide a new means of payment.

## **Credit Card on File Authorization**

I, \_\_\_\_\_, authorize REN Dermatology to run my credit card for all purpose(s) stated on this policy.

Name on Card: \_\_\_\_\_

Authorizing person: \_\_\_\_\_

Signature of Authorizing Person: \_\_\_\_\_

Our practice firmly believes that good physician/patient relationship is based upon understanding and good communication. Questions about cancellation and no show fees should be directed to the Billing Department at (615) 835-3220.

