

REN Dermatology Billing Policy

Thank you for choosing REN Dermatology for your dermatologic needs. The physicians and staff are committed to delivering quality care and service to you. Understanding our Billing Policy is an important part of our professional relationship. Below is an explanation of our Payment and our Cancellation/No-Show Policies. Please make yourself aware of these policies as you sign off on them.

REN Dermatology currently participates in most major insurance plans. **To ensure that REN Dermatology is In-Network with your insurance policy, please contact your Insurance Carrier.**

- Dr. Jennifer Lee is currently in network with United Healthcare, Medicare, BCBS Medicare Advantage, Humana Medicare Plans, Aetna Medicare Plans.
- Dr. Christina Gelbard, Meleah Johnston, NP, and Michael Daniel, PA are currently in network with United Healthcare, Medicare, Cigna (with the exception of the Connect Network), Aetna, Blue Cross and Blue Shield, Humana, PHCS and Multiplan.

At this time, REN Dermatology cannot see Medicaid patients with plans including, but not limited to: AmeriGroup, TennCare, Cover Kids, United Healthcare Community Plan, and BlueCare.

Co-pays, Deductibles, and Coinsurance Payments

Your insurance co-payment is due at the time of your visit. If you are unable to pay your co-payment at the time of your visit we will reschedule your office visit. If we determine that you have a deductible or a co-insurance amount due you will be asked to pay this amount at the time of your 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.

Flat Fee Schedule

REN Dermatology is out of network with certain insurance providers. It remains the responsibility of the policy holder to know your insurance policy including out of network benefits. REN Dermatology has a flat fee schedule for out of network patients. 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.

Referrals

If your Insurance Carrier requires you to obtain a referral from your primary care physician to see a specialist such as a dermatologist, it is your responsibility to bring this with you to your visit. If you do not have a referral, we will reschedule your visit until we can obtain one.

Insurance Balances

REN Dermatology will submit claims to in-network insurances as a courtesy on behalf of the patient. If 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 balance becomes your responsibility. Your credit card will then be utilized to pay 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 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 \$25.00 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, _____, understand that I am financially responsible for the purpose(s) stated on this policy and authorize REN Dermatology to run my credit card for all purpose(s) stated on this policy.

Name on Card: _____

Signature of Authorizing Person: _____

