



## INSURANCE COVERAGE AND OUR PATIENT

Many patients have medical insurance to help pay for the cost of requested medical services. This contract is between you, the patient, and the insurance carrier of your selection. Each insurance contract is different, therefore; patients are responsible for knowing and understanding the provisions of their coverage.

Apex Dermatology will submit an insurance form to the insurance carrier we have on file for you at the time of your visit. **A COPY OF YOUR ACTIVE INSURANCE CARD(S) WILL BE REQUESTED AT EACH VISIT.** It is your responsibility to assure we have all valid insurance cards each time you are seen in the office. **Failure to provide all active insurance cards may result in you being responsible for all charges.** If your coverage has been terminated or not active at the time of your visit, you will be expected to pay for the visit prior to being seen.

Your contract with your insurance carrier, requires you to pay all co-pays, deductibles, and/or co-insurance amounts for each medical service received. Your insurance carrier determines the amount of each co-pay, deductible, and/or co-insurance based on your contract. Apex Dermatology is required, by your insurance carrier, to collect all amounts designated as co-pays, deductibles, and/or co-insurance. Your insurance carrier provides you with an EOB (Explanation of Benefits) which lists what the carrier has paid and the amounts determined to be co-pays, deductibles, and/or co-insurance. **YOU ARE RESPONSIBLE FOR PAYING THE AMOUNTS LISTED AS PATIENT RESPONSIBILITY.**

If you are scheduled for a surgical procedure, MOHS, you may be asked to pay a down-payment prior to scheduling the procedure. This will be discussed with you at the time a decision is made regarding the surgical procedure. Our Billing Office will assist you with the down-payment amount and arranging a payment method.

**When a procedure is performed, an independent outside laboratory is used to process and interpret skin specimens. Laboratory charges are billed separately by the Laboratory providing the services – they are not part of Apex Dermatology. If your insurance company requires the use of a specific Laboratory, please notify our staff prior to the procedure. Failure to notify the staff may result in your financial responsibility for all lab charges.**

Apex Dermatology has an obligation to notify insurance carriers of any patient not meeting their financial responsibility for co-pays, deductibles, and/or co-insurance. We will notify insurance carriers of any patient delinquent in meeting their financial responsibility. For those patients that continue to have outstanding balances over 90 days, Apex Dermatology will refer these accounts to a collection service which may report those patients to the various Credit Bureaus.