



**DARABI  
DERMATOLOGY**

## **Financial Policy**

Thank you for choosing Darabi Dermatology as your health care provider. Please understand that payment of your bill is considered a part of your treatment. The following is a statement of our Financial Policy.

### **Missed Appointments**

Please give us a 24-hour minimum notice to avoid any cancellation charges, as we require 24-business-hours' notice when you cancel an appointment. For example, notify us by 10 a.m. Monday to cancel a 10 a.m. Tuesday appointment; 10 a.m. Friday to cancel a 10 a.m. Monday appointment.

A charge of \$50 will be applied to your account for ALL appointments that are missed or canceled with less than 24-business-hours notice. Emergencies or no-fault no-shows will be considered on a case-by-case basis.

This charge is normally not payable by your insurance and will be billed as your responsibility. Please help us serve you better by keeping scheduled appointments. Clients with two or more unpaid missed appointment fees will not be able to schedule until no-show fees have been paid.

### **Payments**

**All co-pays are due at the time of your appointment.**

**We Accept: Checks or Credit / Debit cards.**

Adult patients: Adult patients are responsible for full payment of any co-pays at the time of service.

Minor patients: Parents or guardians accompanying minors are responsible for payment of co-pays at the time of service and for the payment of deductibles, co-insurance, and other out-of-pocket expenses. If a minor is accompanied by an adult other than a parent or guardian, payment is still expected at the time of service. For unaccompanied minors, charges may be pre-authorized to an approved credit plan, check, or credit/debit card at the time of service.

### **Regarding Insurance and Patient Payments**

We may accept assignment of insurance benefits. The balance is your responsibility whether your insurance company pays us or not. We cannot bill your insurance company unless you give us your insurance information. Your insurance policy is a contract between you and your insurance company. We are not a third party to that contract. In the event we do accept assignment of benefits and your insurance has not paid your account in full, the balance will be automatically transferred to your responsibility and a statement will be sent to you. You have twenty (20) days after the statement has been sent to pay your outstanding balance. If you have not made payment after twenty (20) days your credit card on file will be charged and a receipt will be sent to you. Please be aware that some, and perhaps all, of the services provided may be non-covered services and not considered reasonable and necessary under your medical insurance. Contact your employer or insurer if you have questions. All co-pays are due at the time of your visit when you use an insurance plan for which your clinician is a provider. In the event that your insurance coverage changes, it is your responsibility to notify us. If your new plan is one for which we are not a participating provider, you are responsible for the balance on your account. Any follow up or reporting to third parties that becomes necessary due to unpaid balances on your account shall be considered breach of confidentiality. You must notify us in advance of your first appointment if you intend to use an Employee Assistance Program (EAP). Once services have been provided under insurance, we will not bill your EAP.

While Darabi Dermatology may be listed as a network provider for your insurance, this is not a guarantee of coverage. Should your insurance company reject a claim, you will be held responsible for that balance due.

### **Service / Finance Charges**

A monthly finance charge of 1.5% is charged for balances exceeding 30 days.

Past due accounts may be reported to a collection agency.

There is a \$35.00 service charge for returned checks.