

Advanced Dermatology and Skin Cancer Center

2735 Pembroke Place

Manhattan, KS 66502

PHONE (785) 537-4990 | FAX (785) 537-1938

FINANCIAL POLICY

Patients are responsible for paying co-pays and/or any previous balances at check in. Acceptable forms of payment include cash, check, Visa, Mastercard, American Express and Discover. A \$30 fee will be applied for all returned payments.

Insurance:

We accept Medicare/Blue Cross and Blue Shield **Plan 65 and older**, Medicare, United Health Care, the Veterans Administration, Tricare and most other major insurances. Please contact your insurance company to verify coverage with our practice. Again, **we do accept Medicare/BCBS Plan 65 and older which is a secondary/supplemental insurance to Medicare for those 65 years of age and older.**

So, while we do accept **BCBS Plan 65 and older with Medicare**; we do not accept **non-Plan 65, primary BCBS insurance**: that is BCBS for patients under 64 years old.

Therefore, we do not submit any insurance claims for patients with just primary BCBS; so you will be responsible for providing payment at the time of your visit.

Proof of Insurance: Patients will be responsible for providing a physical copy of their insurance at check in. Patients without proof of insurance will be considered self-pay. Please notify our office of any changes in your insurance and provide updated copies of insurance cards

Insurance Referrals: Referrals required by the patient's insurance are the patient's responsibility. If a claim is denied for lack of a referral, the patient will be responsible for the remaining balance on the account.

Self-Pay: Patients who are uninsured are considered self-pay. You will be asked to pay for your services in full at the time of your visit.

Children of Divorced Parents: The parent accompanying a child for care is responsible for providing accurate insurance information and/or payment. Statements will be sent to the primary address where the child resides.

Past Due Accounts: Accounts will be considered past due if not paid within 30 days of the statement date. If payment in full is not possible, the patient will need to contact our Business Office to make payment arrangements. Necessary steps will be taken to collect outstanding debt, including turning accounts over to a collection agency who may report to a credit bureau. The fact that you have received treatment at Advanced Dermatology will become a matter of public record if your account is submitted to a collection agency.

Cosmetic Services: Removal of benign lesions without a medical indication such as: itching, painful, growing, bleeding, draining, being traumatized by clothing or jewelry, etc. is deemed cosmetic and is not covered by insurance. Typically an office visit will be billed to insurance for the evaluation of these lesions. Cosmetic removal fees are separate from any visit to: evaluate, diagnose and assess if any medical indication exists to treat a lesion at the same visit. **We will not knowingly bill insurance in the hope that it may be covered.** Charges for cosmetic services must be paid in full at the time of service. Cosmetic product purchase

Advanced Dermatology and Skin Cancer Center

2735 Pembroke Place

Manhattan, KS 66502

PHONE (785) 537-4990 | FAX (785) 537-1938

sales are final and cannot be returned for credit or refund. Defective cosmetic product may be exchanged for the same product if the unused portion is returned to the office within 1 week of purchase. Payment and pre-payments for cosmetic procedures are non-refundable.

Patient Signature

Date