

## Financial Policy

We adhere to a clear and comprehensive financial policy. As a courtesy to all of our patients, it is our normal practice to:

- Verify eligibility and benefits prior to your appointment.
- File your claim with Medicare and/or commercial healthcare insurance providers.

For All Patients:

- > Payment is required at the time of service unless prior arrangements have been made.
- > I am responsible for knowing the terms of my policy, including deductibles, copayments, coinsurances and any applicable referral procedures.
- > I am financially responsible for all charges, whether or not covered by insurance. This includes, but not limited to, out-of-network and cosmetic service charges. All pathology and/or laboratory fees are billed independently of Dermatology at Lakewood Ranch and are ultimately my responsibility.
- > Patients with overdue accounts will be contacted by Arsenault Dermatology's billing department. Every effort is made to help our patients satisfy their obligations in a reasonable manner.
- > I understand and agree it may be necessary to obtain tissue or perform lab tests to confirm a diagnosis or to determine a course of treatment. If any tissue is removed for a pathology examination or if a laboratory test (lab work, culture, etc.) is done in the office, the actual test is usually carried out by someone else. This means I MAY RECEIVE A SEPARATE BILL FROM PATHOLOGIST OR LAB FOR THESE TESTS. It is necessary to contact that lab directly to resolve any billing concerns.
- > In the event we are unable to verify your benefits or you cannot provide proof of coverage at the time of visit, I can either:
  - Reschedule my appointment, or
  - Make payment in full. We will provide financial statements to help you pursue reimbursement of the claim (upon request).