

Family Dermatology

Matthew K. Flynn, M.D. Kara E. Brooks, M.D.

Ginger E. Smith, PA-C Kelly T. Blount, PA-C

Elizabeth M. MacPherson, FNP-BC

Diseases and Surgery of the Skin, Hair & Nails

5603 Duraleigh Road, Suite 111, Raleigh, NC 27612 • 860 Perry Road, Apex, NC 27502

Telephone (919) 791-0840 • Fax (919) 791-0911

Patient Financial Policies

Family Dermatology realizes that the cost of health care is a concern. Unfortunately, we do not know how much a visit will cost until the patient is evaluated. Actual charges may vary depending on the treatment your physician orders for you.

We Do Not Always Know Whether You Are in Network

We accept hundreds of insurance policies. Blue Cross Blue Shield, for example, has hundreds of different plans. These plans do not always have accurate information on whether we are in network or out of network.

Health Insurance Policies

As a courtesy, Family Dermatology will file your insurance claim for you unless the services are considered cosmetic by your insurance company. Cosmetic services are not filed to insurance and are paid in full by the patient on the day of the visit. You will be asked to present your health insurance card when you check in for your appointment. If you are not able to present your insurance card at the time of registration, you will be considered self-pay, and payment will be collected prior to the services being rendered. It is your responsibility to ensure that all referral requirements are met. If your insurance plan fails to make payment within 45 days from the billing date, you will be asked to make payment for the full balance. We do not make payment arrangements on balances due.

Managed Care

Family Dermatology has entered into contracts with various managed care organizations, including Health Maintenance Organizations (HMO), Preferred Provider Organizations (PPO), Medicare, and other government plans such as Medicaid and Tricare. There are important facts you should know prior to receiving services at Family Dermatology:

1. It is your responsibility to verify that Family Dermatology is a participating provider in your plan. To verify Family Dermatology's participation in your plan, contact your insurance company at the number listed on the back of your insurance card or visit your insurance company's website.
2. Certain plans require you to notify your Primary Care Physician in advance of receiving services at Family Dermatology so a documented referral can be issued. Your Primary Care Physician may wish to see you before referring you to our office for treatment.

To summarize, you will be responsible for a bill if:

1. The service is not a covered benefit.
2. The service is not deemed medically necessary by your insurance company.
3. Your plan requires you to pay co-pays, deductibles, and/or co-insurance. These amounts will be collected on the day of your visit. Please remember to bring your flex savings or healthcare

savings account card if you wish the balance to be paid out of your flex or healthcare savings account.

Note: Your insurance carrier determines what services are applied toward your annual deductible. Some services, such as wart treatment with chemicals or liquid nitrogen, biopsies, and other minor procedures must be billed with procedure codes called CPT codes. Some insurance plans call these procedures “surgery.” Your insurance plan may apply these charges toward your deductible or otherwise consider them patient responsibility. This is not an inclusive list. Please check with your carrier regarding your benefits.

Bills from Other Providers

1. If your provider orders lab work, you may receive a bill from the lab that drew your blood. We do not perform the billing for these labs. Please contact the lab directly at the number listed on the bill for any billing questions related to laboratory services.
2. You may require a biopsy or removal of a lesion. If so, you will receive a separate bill from the Pathologist that reads the tissue sample and sends a report of the findings to Family Dermatology. Please contact the pathology company at the number listed on their bill if you have any questions related to any statement you receive from them.

No Shows/Late Cancellations

Our office charges \$35 for no shows and late cancellations. A \$75 no show fee is charged for surgery appointments for procedures which involve stitches, such as cutting out skin cancers or cysts. We require 24 hour advanced notice for cancellation of appointments so that we may offer the appointment to other patients.