

Family Dermatology
A Division of Raleigh Medical Group
Diseases and Surgery of the Skin, Hair, and Nails

Matthew K. Flynn, M.D.
Robert H. Johr, M.D.
Kelly T. Blount, P.A.

Shaily Pandey Bhatnagar, M.D.
Lauren Crouse, M.D.
Jennifer Adair, P.A.
Elizabeth M. Macpherson, FNP-BC

Nikita Goel, M.D.
Taylor Zuber, M.D.
Ginger E. Smith, P.A.
Andrew A. Schano, P.A.

5603 Duraleigh Road, Suite 111, Raleigh, NC 27612 | 860 Perry Road, Apex, NC, 27502
2406 Blue Ridge Road, Suite 220, Raleigh NC 27607

Telephone: (919) 791-0840 | Fax: (919) 791-0911

Deductibles, Co-Insurance, and Co-Pays

Your employer group may have elected to offer a health plan that requires you to meet a deductible, pay a co-insurance, or co-pay. If your deductible to maximum out-of-pocket as defined by your benefits has not been met upon our eligibility verification, we will collect these balances at the time of service.

Office Procedures

If you have a deductible for surgery, you may have to pay out-of-pocket for certain minor procedures performed in this office. Your insurance company may define these procedures as "office surgery" and force you to pay that part of the bill. Examples of these procedures include.

1. Destruction of lesions by any method including liquid nitrogen, electro-cauterization, or Canthacur ("beetle juice")
2. Removal of skin tags
3. Biopsy of any method
4. Shave removal of lesions

We do not consider these procedures to be surgery. We bill for these using government-mandated procedure codes. This is usually the only legal way to do it. If your insurance company calls one of these minor procedures "surgery," that is their decision, not a billing choice we make.

Pathology Services

Tissue Samples removed by biopsy, shave removal, or excision will be sent to a Pathology lab. We have no financial relationship with them. If you have questions regarding a Pathology bill you received, please contact the Pathology lab at the number provided on the bill.

Cosmetic Removal of Moles

All moles must now be sent to Pathology, even if removed for cosmetic reasons. This is standard of care. This results in a separate bill from the Pathology lab.

Cosmetic Removal of Skin Tags

Removal of skin tags are considered cosmetic by insurance carriers. If the skin tag is currently showing signs of inflammation, crusting, and/or bleeding, your insurance carrier *may* consider the removal of skin tags medically necessary. The provider will evaluate and determine if the skin tag is cosmetic.