



Financial and Care Consent Agreement

Patient Information:

Patient Name (first, middle initial, last) _____
Date of Birth (MM/DD/YYYY)

Street Address *City* *State* *Zip*

Cell Phone Number *Home Phone Number* *Work Phone Number* *Email (PLEASE PRINT CLEARLY)*

Patient's Insurance Information: **Or, Check Here if Self-Pay** (e.g., no insurance, HMO benefits only, Kaiser, etc.)

Primary Insurance Co.: _____ **Subscriber Number/ID#:** _____

Insurance Subscriber Name (if not the patient) *Relationship to Patient* *Subscriber's Date of Birth*

Supplemental or Secondary Ins. Co.: _____ **Subscriber Number/ID#:** _____

Insurance Subscriber Name (if not the patient) *Relationship to Patient* *Subscriber's Date of Birth*

Our Policies, and Patient's (or Parent/Guardian's) Responsibilities:

Consent to Treatment. I consent and authorize The Dermatology Center at Ladera and its Affiliated Providers to perform medical and surgical care, tests, and other therapeutic measures as indicated for my health. If I fail to comply with the recommended or provided care plan, I understand that I absolve my physician(s), healthcare provider(s), staff, and the company of any resulting responsibility.

Your health information is protected. I consent to the release of patient health information for treatment, payment, and healthcare operations (to pharmacies, labs, insurance, other physicians, etc.) Any other release requires your written consent. Our Notice of Privacy Practices is available to you. We may leave a detailed message on your home or cell phone via voice or text with health information. We may access your history of medications prescribed by other providers.

Please list any contacts with whom we can discuss the patient's care/emergencies/finances in detail (e.g., spouse, parent, child, etc.):

Contact Name *Relationship to Patient* *Phone Number*

Contact Name *Relationship to Patient* *Phone Number*

Patients must understand their own network, plan benefits, and plan limitations. Your health insurance is an agreement between you and your insurance. Not all services are covered under all plans, regardless of our doctor's assessment of medical necessity. It is not possible for us to know all the specific details of your coverage. All charges are ultimately your responsibility; you accept responsibility for payment if your insurance denies coverage for any reason. By making a copy of your card, it does not confirm that we are part of your Network. We always do our best, but failure of our office staff to identify out-of-network plans does not waive your responsibility for payment of services rendered. We are In-Network with most full network/traditional PPO plans. Our best understanding of our network participation is on our website, but **we are out-of-network with:** United Healthcare PPO, all HMOs, most State Exchange plans, most Narrow

Network PPOs, all HMO/IPA plans, Medicare Advantage HMOs, Medicaid/Medi-Cal/CalOptima, Worker’s Compensation plans, and most Blue Shield and Anthem Blue Cross individual/family plans purchased outside of employer group plans. We recommend that you call your insurance about a week before your appointment and ask if your plan’s network includes your doctor at our office, and what patient cost-sharing may be applied. You authorize your insurance to pay us directly. Our office does not bill “preventative” visits. These are not the most appropriate medical codes for our skin checks. Further, insurance often limits patients to one preventative visit per year, which should be reserved for a physician that provides comprehensive primary care.

Bring patient’s Insurance Card to every visit. Patients with insurance are responsible for ensuring that our insurance records and other information are up to date. Patients who have not presented a valid, active insurance card will be considered self-pay/cash-pay. Patients will have full responsibility for charges if we cannot process a claim due to incomplete or inaccurate information. If your insurance changes, you must notify us immediately (even if you do not yet have your card); delays caused by patients can result in the claim being uncollectible from insurance, resulting in the patient having full responsibility for all charges.

All procedures and lab services have fees in addition to the visit fee. Co-pay is usually for office visits only and does not typically cover procedures (e.g., any type of freeze, removal, incision, injection, or other treatment). There are no guarantees that procedures will work, multiple treatments are often required, and each treatment has separate fees. Estimates for medical procedures are not typically given by the doctor; estimates can be provided, but procedures will typically need to be rescheduled for another day. Any tissue that is removed will result in both biopsy and pathology fees. Labs, imaging, special stains, pathology consult, and other tests sometimes must be ordered and may be furnished by independent sources to complete a diagnosis. We are not responsible for those charges; contact those facilities for billing questions. Additional fees may apply per industry standards for phone/virtual/televisit/portal visits, prolonged visits, follow-ups or complications after treatment, some coordination with other providers, or otherwise special care. Cosmetic visits that turn into a medical visit will have standard medical office visit fees applied; if a patient wants a visit to discuss cosmetic services, the consult fee is \$200. Cosmetic procedures that need extra time require a \$100 deposit.

Co-Pay, Self-Pay, and Cosmetic services are due at the time of service. Co-pay is always expected at date of service. There is a \$5 billing fee for all Co-Payments that must be billed after the date of service. In some cases, we will ask for payment towards coinsurance or deductible prior to treatment.

Patients are Partners in their care. Patients are responsible for scheduling and attending skin checks, procedures, and follow-ups as advised, as well as rescheduling missed appointments, calling the office if they do not hear the results of biopsies, labs, and other tests, informing their doctor if they decide not to follow the recommended treatment plan, etc.

Bills are due upon receipt. We are obligated to collect the full patient cost sharing including the co-pay, co-insurance, and deductible; it is our policy and practice to do so. Past due balances will be assessed a \$10 statement fee for each additional statement we must send. Any self-pay, out-of-network, or other courtesy adjustments will be rescinded if account becomes over 30 days past due. We may charge 18% interest or as allowed by law for any delinquent payment. We exhaust efforts to resolve balances prior to referral to a collection agency; however, additional fees of 50% of your charges or more may accrue from collections activity, and the patient and their family may be discharged from the practice. Returned checks will be assessed a \$25 fee.

Appointment Cancellation Fees. Please notify us if you need to cancel at least one full business day prior to your scheduled appointment. The fees for late cancellation or no-show are as follows: \$50 for a regular appointment and \$100 for medical procedure, surgery, or cosmetic procedures.

Agreement. I have read each policy, I understand them, and I agree.

x

Signature of Patient (or Parent/Guardian)

Date

Printed Name of Patient (or Parent/Guardian)

Date of Birth (MM/DD/YYYY)

