



FLATIRONS DERMATOLOGY - Patient Financial Responsibilities

We understand the finances of health care are very complex. This document is to help make the process less confusing.

ALL CO-PAY PAYMENTS ARE DUE AT CHECK IN OR CHECK OUT. Unfortunately, there are times when we must bill a co-pay. Reasons for this include but are not limited to: insurance cards are not always clear regarding copays, an office visit may get scheduled as one thing but the provider does something different, a patient leaves the office without paying the co-pay.

Each insurance policy has separate rules and regulations that we as providers must abide by. Most insurance policies have a co-pay and/or a deductible which must be paid by the insured before the insurance begins paying toward a bill. You are responsible for any known co-payment, deductible, or co-insurance amounts at the time of service. You may also be billed for any deductible or co-insurance after we receive payment and/or explanation of benefit from your insurance company. This can occur many months down the road since the insurance companies have a minimum of three months to respond to our bills and rebills.

If your claim is denied because of lack of coverage or because your insurance company does not pay for services that were rendered, you accept responsibility for the balance due. It is your responsibility to provide us with current insurance information, up-to-date contact information, (this includes your current address, phone number, and email address), as well as any referrals required by your insurance. If this does not occur, you are responsible for all payments. After 120 days, you must pay your balance in full in order to schedule an appointment. Failure to comply with payments will result in an account being sent to collections.

Because we cannot possibly know the unique terms and limits of coverage for each and every one of our patient's insurance policies, it is necessary that you familiarize yourself with your own insurance policy. For example, you need to know whether we are "in-network" or whether referrals are needed in order to be seen by the providers.

Again, we would be happy to assist you in any way we can and answer questions regarding your insurance; however, you are responsible for taking care of the balance of your account.

At times it is necessary for us to send samples to external Pathology and Laboratories for testing/processing. There will be additional charges for the pathology or lab work, which are separate from Flatirons Dermatology billing, and which you, the patient, are responsible to pay for.

We also try to make every accommodation for our patients regarding scheduling appointments. Because of this, we incur a substantial burden if a patient makes an appointment and then doesn't show up for the appointment. If you have an emergency, please call us as soon as possible.

- **If you do not show up for an appointment without calling us 24 hours prior to your appointment, you will be charged a \$75.00 NO SHOW FEE. If you call us less than 24 hours prior, you will incur a \$75.00 Late Cancellation fee.**
- **If your appointment is for a surgery and you do not show up without calling 72 hours prior to your surgery, you will be charged a \$500.00 NO SHOW SURGERY FEE. If you call us less than 72 hours prior, you will incur a \$500.00 Late Cancellation fee.**

If you do not show up for two visits without a call 24 hours in advance, you may be discharged from the practice and will have to find another provider. These fees are NOT a covered benefit of any insurance.

We accept cash, checks, and major credit cards. We cannot accept two party checks or out-of-state checks. If your check is returned to us for any reason, a service fee of \$50, that is not a covered benefit of any insurance, will be added to the amount you owe. We ask that all patients pay for services at the time they are rendered. You will have 30 days to pay for any bills our billing company sends to you. If you need to set up a payment plan, please discuss with your provider.

Flatirons Dermatology

13605 Xavier Lane, Suite B
Broomfield, CO 80023
303-404-3376