

Financial Policy, Consent, and HIPAA Acknowledgement

Patient Name: _____

Today's Date: _____

- **Insurance Billing:** I consent for the practice to bill my insurance company according to the most recent insurance information and insurance card(s), including Medicare and Medicaid Advantage Plan cards, that I have provided. I understand that payment of all balances is my responsibility, including co-pays, co-insurance amounts, deductible amounts, and services that are not covered by my insurance plan (such as cosmetic services). I understand that if claims are denied due to lack of current insurance information, I will be responsible for the balance.
- **Insurance Network:** I understand that it is my responsibility to ensure that the practice and the provider of services are in my insurance network and to obtain any referrals or authorizations required by insurance plan. If my claim is denied because I am out of network or failed to obtain a referral or authorization, I understand that I will be responsible for the balance.
- **Lab Services:** If you receive a biopsy, your specimen will be sent to our lab and reviewed by a dermatopathologist. Our lab will submit the charges for your lab services to your insurance. Any deductible, co-pay, or co-insurance charges related to lab services are independent, and will be billed separately, from charges for your visit with your provider.
- **Co-payment:** I understand all co-payments must be paid at the time of service. I understand co-payment and co-insurance are determined by my insurance. The practice accepts cash, check, Visa, MasterCard, American Express, Discover, and Care Credit.
- **Deductible:** An annual deductible is the dollar amount I must pay out of pocket during the year for medical expenses before my insurance begins to pay.
- **Credit Card on File:** For any prearranged payment plans, the practice will keep credit cards on file (CCOF). We do not keep any credit card information on file in the office or on any of our computers. We use a secure, encrypted gateway that is completely compliant as required by law.
- **Treatment of Minors:** Patients under the age of 18 must be accompanied by a parent or legal guardian to their first appointment to meet the clinician and complete all necessary paperwork. A signed authorization from the parent or guardian allowing our clinician to provide medical treatment is available for subsequent visits. All co-pays or monies due are expected to be paid at the time of each service.
- **Determining Guarantor:** The guarantor is the responsible party held accountable for the patient's bill. The guarantor is always the patient if they are over the age of 18. The guarantor for a minor child is the parent that presents the child for care at the time of the initial visit.
- **Self-Pay:** I understand and agree that if I do not have insurance or opt out of insurance coverage (if permitted) and elect to be seen as a self-pay patient, I have full financial responsibility for my visits and will pay for all services at the time of service, unless other arrangements have been made. I understand I will be subject to and will abide by the practice's self-pay policy. This agreement will remain in effect unless proof of insurance is provided at a subsequent date.
- **Good Faith Estimates:** If I am uninsured, or if I request that covered services not be billed to insurance, I understand that I may request a Good Faith Estimate of the total fees that I may be charged and that fees for all services must be paid on the date that services are rendered.
- **Past Due Balances:** I understand that if my account is over 90 days past due, the practice will send a statement and I will have 20 days in which to pay the balance in full. Partial payments will not be accepted unless previously negotiated. I understand that if the balance remains unpaid the practice may refer my account to a collection agency and/or I may be dismissed from the practice.
- **Late Arrivals or Missed Appointments:** I am aware that if I am late to my appointment I may be rescheduled. I also understand that multiple missed appointments without adequate notice and/or late arrivals may result in my dismissal from the practice. If I am unable to keep my appointment, I will notify the practice at least 24

hours in advance. I understand failure to provide 24-hour notice will result in a no-show charge and will be collected to the extent permitted by law or applicable payor contracts. The no-show fee is \$50 for a Monday-Friday non-surgical medical visit and \$100 for a Saturday non-surgical medical appointment. The no-show fee for cosmetics is \$100 for a cosmetic consultation and \$250 for a cosmetic procedure. The no-show charge for surgery-related appointments, including Mohs surgery, is \$250. No-show charges are not billable to my insurance.

- **Prescription History:** I authorize the practice to request prescription history information electronically from my local pharmacy(ies) for the purpose of providing direct health care services unless otherwise revoked.
- **HIPAA Disclosure and Notice of Privacy Practices:** I consent to the practice releasing information to my insurance company, primary care/referring physician, and any other covered entities in accordance with the HIPAA Privacy Act. I understand that medical information disclosed may be used and forwarded to provide continuing treatment or care, for filing claims, and for all other healthcare operations. I have received the practice’s Notice of Privacy Practices for Protected Health Information for a more complete description of the potential uses and disclosures of such information. I have had the right to review such notice prior to signing this consent form.
- **Use of my Contact Information.** I understand the practice may use my information to contact me regarding my treatment and payment, including through voicemail messages, text messages, and email, and for appointment reminders, billing matters, and test results (for benign test results, a message may be left stating such). I understand I can revoke this authorization at any time in writing to the practice.
- **Text Message Opt In.** By opting into text messages from the practice, you agree to receive healthcare-related communications, including appointment reminders, payment links, and check-in messages. Message and data rates may apply. Message frequency may vary. Reply STOP to unsubscribe or HELP for help. We will not share mobile opt-in information for SMS messaging with third parties for marketing purposes. See our Text Messaging Privacy Policy and Notice of Privacy Practices for more information.
- **Disclosure of Information to Others:** I authorize the practice to contact the following person as my emergency contact: **Name:** _____ **Telephone:** _____
 Additionally, I voluntarily and at my discretion authorize the practice to verbally discuss my scheduling/appointment information, billing and payment information, prescriptions and refills, laboratory and test results (except HIV or genetic testing), and medical information (but not mental or behavioral health information), including my symptoms, diagnosis, medications and treatment plans with the below persons. I understand I have the right to revoke this consent, in writing, except where the practice has already made disclosures in reliance on my prior consent. I understand that I am responsible for notifying the practice if there are changes to those that may participate in my care. This form does not authorize releasing copies of my medical records to the persons below.

Name	Telephone Number	Relationship to Patient
_____	_____	_____
_____	_____	_____
_____	_____	_____

- **Prohibited Behaviors:** I understand that prohibited behaviors include, but are not limited to, the following:
 - Intimidating or harassing the practice’s staff or other patients.
 - Physically assaulting, or threatening to inflict bodily harm on, any other person.
 - Making verbal threats to harm another person or destroy property.
 - Damaging the practice’s equipment or property.
 - Making menacing or derogatory gestures or yelling and/or shouting at the practice’s staff.
 - Making racial or cultural slurs or other derogatory remarks.

- **Notes:** I acknowledge the following requests from the practice:
 - If you have any questions about your care or are unhappy with the service you received, please speak with our on-site practice manager to discuss your concerns before you leave the practice.
 - If you have any questions about your bill or bill payment, please contact our Patient Services Team at 866-224-0584 or billing@qualderm.com.
 - Our practice follows a zero-tolerance policy for aggressive or offensive behavior towards our staff. Examples of this include, but are not limited, to demeaning comments, verbal threats, and offensive language, including unwanted verbal or physical sexual advances.
 - Please be courteous with the use of your cell phone and other electronic devices. When interacting with any of our staff, please put your devices away. Set the ringer to vibrate before storing away.
 - Parents are expected to supervise their children.

My signature indicates that I have been given the opportunity to review this information, ask questions and have had my questions answered. I understand that I am financially responsible for all services as described in this consent form.

Patient Signature

Patient Date of Birth