The Dermatology Specialists

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Financial Policy

Welcome to Dermatology and Cosmetic Medicine Specialists. We are pleased to have you as our patient. We are dedicated to providing you with the best medical care possible and strive to make every visit a positive experience.

This policy is designed to provide you with an overview of our financial policy. We encourage you to speak to our Billing Department at 908-879-8800 ext 3 with further questions.

Insurance: We participate with the vast majority of insurance plans, including Medicare. As a convenience to you, our Billing Staff will file a claim on your behalf provided we have your current insurance information. Knowing what benefits your insurance plan covers is your responsibility.

Co-payment and Balances: In accordance with your insurance plan and services provided, you are responsible for any co-payments and balances at the time of service.

Referrals: Should your insurance company require a referral from your primary care doctor, it will be your responsibility to present one at time of service or you will be responsible for payment at time of service.

Non-covered Services: Certain office procedures or services may not be covered by your insurance carrier. These services may be deemed "cosmetic" or "not medically necessary" in which you will be responsible for the balance.

Returned Checks: A fee of \$35.00 will be charged for all returned checks.

Missed Appointments: Failure to cancel your appointment without at least 48 hours notice will result in a fee of \$75.00

Non-payment of patient balances: Should your account become delinquent, you will be held responsible for all costs associated with collecting the balance. This includes, but is not limited to, attorney, collection, and contingent fees.

Thank you for your cooperation in helping us serve you with the best dermatologic care. If you have any questions or concerns, please do not hesitate to call us!