

# **DermOne**<sup>TM</sup>

*Dermatology, Cosmetic  
& Scarless Vein Center*

## **Patient Financial Policy**

We consider it a privilege that you have chosen us for your aesthetic rejuvenation and reconstructive goals. We strongly believe that an informed patient is a good patient and that your clear understanding of our Patient Financial Policy is important to our professional relationship. Therefore, we strive to inform you of all the medical aspects of your needs and also would like to advise you on our financial policy for both cosmetic and reconstructive surgery procedures.

### **Cosmetic Surgery / Major Procedures**

- Our initial cosmetic consultation fee is complimentary. Any additional consultations are considered office visits and incur a \$50 fee. Non-emergency cancellations require a 24 hour notice. If the session is not cancelled within 24 hours or is a no show a \$50 fee will be charged for all missed visits.
- During the consultation, a detailed quote for the proposed surgery will be provided. The quoted fee will include all routine pre (1) and postoperative visits (7) at designated times in the healing period. Any additional office visits will incur a \$50 office visit fee.
- The quoted surgical fee does not include any preoperative services you may require, such as x-rays, blood tests, pre and postoperative medications, labs or evaluation by another physician or specialist before undergoing the surgical procedure.
- To schedule and hold a cosmetic surgery date a non-refundable \$500 deposit is required. This amount will be deducted from the total surgery fee. Payment for the remaining balance of the surgery fee is due two weeks prior to the operation.
- If the surgery is rescheduled less than fourteen days prior to your surgery date, there will be an additional non-refundable \$500 rescheduling fee. If the surgery is rescheduled less than seven days before your surgery date, you will forfeit your original \$500 deposit and also be responsible for the \$500 rescheduling fee. This is done to maintain the continuity of a very valuable and busy schedule. We reserve a considerable amount of discretion in implementing this policy.
- If surgery is cancelled within fourteen days of the scheduled surgery date, a cancellation fee of \$1000 in addition to the non-refundable \$500 deposit will be assessed. If surgery is cancelled less than seven days prior to scheduled surgery date an additional cancellation fee of 50% of the surgeon's fees will be assessed. If cancellation is requested within 24 hours, you will lose the entire amount paid for surgery.

- Plastic surgery is an art and occasionally revisions will be necessary. These will always be within one year of the original procedure date. The majority of the time, no surgeon fees will be charged, however facility and anesthesia fees will apply for the procedure. Dr. Deidra Blanks reserves the right to determine a revision versus a separate procedure that is being requested.
- Due to product costs and product preparation, Sculptra treatments require a nonrefundable \$500 per vial deposit to schedule an appointment. An appointment can be moved and deposit applied to a different date of service if the patient notifies the practice at a minimum of 48 hours before their scheduled treatment.
- We do not have in-office payment plans. We offer our patients the option to secure financing through CareCredit®. The CareCredit Card is just as easy to use as a regular credit card and is North America's leading patient payment program.  
[www.carecredit.com](http://www.carecredit.com).
- Consultations for aesthetic services including skin care and makeup are complimentary. **There are no refunds or exchanges on skin care products or services.**

### **Reconstructive Surgery Procedures**

We are committed to providing you with the best care possible. Reconstructive consultation fees will be billed to your insurance company. It is our patient's responsibility to provide our office with current insurance information. We will ask for your insurance card at your first visit to obtain a copy for our records. We will occasionally request a copy at a later date to update your records, so please have your insurance card every time you come to the office. If current information is not obtained at the time of service, it will become the patient's responsibility to pay until current information is provided to the clinic.

- We are in network with Aetna, Blue Cross Blue Shield (except Blue Value Network), Coventry, Cigna, First Health, Humana, Medcost, Medicare, Multi Plan and United Health Care.
- As a courtesy, we will file your claims for any reasonable insurance coverage with your primary and secondary insurance carriers. We cannot ethically, and will not, fill out any forms in such a way as to disguise the true purpose of any cosmetic procedures you wish to have done. Furthermore, even in cases that are clearly functional or reconstructive, in Dr. Blanks' opinion, we cannot guarantee that your particular insurance company will agree with Dr. Blanks' finding and cover your procedure.
- If your insurance company declines any of the fees associated with our services to you, even those billed as medically necessary but which are declined by your insurer as being cosmetic, medically unnecessary or an uncovered preexisting condition, you, the

patient, are ultimately responsible for all charges incurred. You should consult the terms of your own benefit plan to determine if there are any exclusions or other benefit limitations applicable to the procedure of interest. In this manner, you can ensure all necessary requirements for coverage are known and met.

- We will not become involved in disputes between you and your insurance carrier. We will supply all necessary information to assist you. Please remember that insurance is a contract between you, the patient, and your insurance company. Ultimately you are responsible for payment in full to DermOne Plastic Surgery Associates of NC, PA.
- Some reconstructive procedures require pre-authorization from your insurance carrier. Our office is pleased to provide this service following your consultation. The authorization process may take 4 to 6 weeks. Surgery will not be scheduled until the authorization is received.
- Co-payments and deductibles are due at the time you see the doctor.
- When your insurance company has paid their portion of the charge, a statement will be generated and mailed to you. Any balance due is your responsibility and is due upon receipt of the statement from our office.
- We accept cash, cashier's check, Care Credit and the following major credit cards: Visa, Discover, Mastercard, and AMEX for payment. We do not accept personal checks.
- Should our billing office fail to collect the balance on a patient's account, we must then place the account with our attorney collections. Should that occur, an administrative fee will be added to your account balance.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_