

Illinois Dermatology Institute

Financial Policy

We value you as a patient—and we want your experience to support a long-term relationship with us. One way of accomplishing this is to provide you with our financial policies to ensure expectations are mutual. Please know that we are committed to protecting your personal information.

The following is provided to enhance transparency and ensure financial arrangements with IDI go smoothly.

Copays, Coinsurance and Deductibles

IDI is in-network for over 100 health plans. It is important that each patient be aware of their own plan requirements.

- **Copays** are due at the beginning of your visit and are predetermined by your health plan.
- After your visit, IDI processes your claims, and your insurance determines their payment and your responsibility. Your **Deductible** is the amount that you owe annually as part of your insurance plan. This is paid by you as you have “covered” visits. In addition, some plans also have **Coinsurance**, which is a share of each covered visit that is your responsibility to pay. Following adjudication of your claims, IDI will send you a statement of a balance due. This amount is due upon receipt. Your health plan will provide you a copy of the explanation of benefits which details the amounts billed and paid/payable by each party.

We currently offer several ways for you to pay your share of these costs:

- **Autopay.** Autopay registration is required for all of our patients. This allows your balance to be paid on your credit card after a claim is adjudicated. 10 days’ notice is provided before your card is charged. You can register for Autopay while in the office. This provides you with knowledge of the payment, without having to set up each time.
- **Pay your bill from our website**, and check your balances in your portal.
- **Text to Pay from your phone** - IDI sends you a payment link by SMS. Clicking on the link takes you to your invoice. You choose a payment option, and complete the payment on your phone, receiving a confirmation and receipt.
- **Checks** are accepted for account balances. We cannot accept checks for self-pay services, cosmetic products, and procedures.
- For any accounts over 91 days past due, we will send you a letter providing you with 15 days to pay the account in full. If any account remains unpaid, your account may be referred to collection agency. In this case, you and your family members may be discharged from the practice. *Attempts for IDI to collect a balance owed will encompass all resources available.*

A few managed care plans require a referral from your primary care doctor. Without this referral, the visit is not covered. If the referral is not provided to our office prior to your appointment, you will owe for the visit; if the referral is received the amount overpaid will be set up and refunded.

No Show and late cancellation Fees

General Dermatology

- For general dermatology visits, appointments must be cancelled at least 24 hours prior to the visit. A Late Cancel or No Show fee of \$50 is charged. We send multiple reminders via text and email.
- In the case of UVB, Xtrac laser, or PDT therapy appointments, the fee is the same, \$50.

Surgery and Procedures

- For visits that require preparation and extended time, such as surgery or MOHS, we require 72 hours' notice. A fee of \$150 is charged for a late cancellation of a procedure. This will be discussed with you at the time you make your appointment.

Cosmetic Dermatology

- For Cosmetic visits 72 hours advanced notice of a cancellation is required.
 - For visits under one hour, a Late Cancel/No Show fee of \$150, is charged.
 - For cosmetic visits over 1 hour, a Late Cancel/No show fee of \$250 is charged.

Laboratory Costs

We will bill you separately for Laboratory services as defined in this financial policy.

The IDI Laboratory is a College of American Pathologists accredited Anatomical Pathology Laboratory, CLIA certified, and staffed by our three Board Certified Dermatopathologists. When an excision or biopsy is performed, the specimens are sent to our lab, which can correlate with IDI medical records. In certain cases, your insurance plan may require that we send specimens to a reference laboratory. In this case you will receive a separate bill from that laboratory. Laboratory costs are subject to copay, coinsurance, and/or deductible.

Refund Policy

For those accounts with credit balances in which a refund to you has been identified, we will make every effort to refund amounts due back to you. For credit balances less than \$25, please make a request for refund when you see the credit balance on your statement by calling 847.859.0300.

Printed Name

Signature of Patient

Date effective