



Dear Patient:

Thank you for selecting our dermatologists to care for your medical needs. We look forward to serving you in the best possible manner. We have prepared this information packet to help you understand what to expect from your visit. We want to present as much information as possible about our practice and policies so that our relationship can be successful.

We have enclosed information about financial arrangements explaining our expectations for payment of services provided.

To minimize your waiting time at our office, you will find a patient information sheet to complete prior to your appointment. Please fill out this sheet completely, front and back. This sheet should be presented to the receptionist at the front desk upon your arrival, along with your most recent insurance card and photo identification. A completed information form is necessary prior to being seen; please remember to bring it with you.

For your convenience, maps for any of our locations can be obtained at our Fort Wayne Dermatology website at www.fwderm.com or upon request.

In addition to treating diseases of the skin, our physicians provide other services such as removal of moles, the treatment of sun damage and skin cancer. Cosmetic services include sclerotherapy (spider veins), Botox injections, and light to medium chemical peel for shallow scarring, irregular pigmentation and fine wrinkling. Cosmetic services are not eligible to be filed with insurance.

We also dispense a number of dermatology prescriptions and products. To better serve our patients we are dispensing these items at what we expect to be substantial savings. If you would like further information about these services please inquire by phone or at your next visit.

If you should have any questions concerning the enclosed information, please feel free to call our office.

Sincerely,

Fort Wayne Dermatology Consultants, Inc.

Please see other side for filing insurance and financial information

ABOUT FINANCIAL ARRANGEMENTS AND FILING INSURANCE

We are committed to providing you with the best possible care. In order to achieve this goal, we need your assistance and understanding of our payment policy.

We would like to emphasize that as medical care providers, our relationship is with you, not your insurance carrier. We have established what we feel to be reasonable and competitive fees for our services in this geographic area.

Occasionally insurance carriers imply that we are over charging. We feel it is important that they simply state the amount they are willing to pay. This often places the physician in a sensitive situation that could interfere with a patient/doctor relationship. If the reimbursement of services is too low, we suggest you contact the insurance carrier or your employer's plan administrator.

Provided we participate with your "**insurance network**" your claim will be filed according to our current contractual agreement. Please review participation for your particular insurance plan. You will be responsible for any co-pays, deductibles and referrals when they apply. We do accept assignment on the **approved amount** for all Medicare patients. You are responsible for your 20% co-pay and yearly deductible. We will submit the charges to Medicare for your convenience.

If your insurance coverage is with a carrier we do not contract with, your encounter form provides all the necessary information as an "attending physician's statement". All professional services rendered and charged are the patient's responsibility regardless of insurance coverage. **We ask for payment of your fees at the time the service is rendered.** This would include any co-pays, deductibles or the full fee when there is no contractual agreement with your carrier. We accept cash, checks and for your convenience, we accept MasterCard, Visa and Discover.

In an effort to keep your medical costs to a minimum, balances over 60 days will have a \$10.00 rebilling charge added each month until the account is paid in full. There will be a charge for returned checks.

We realize that occasionally financial problems do arise. If such problems exist, we encourage you to contact our billing staff for assistance in the management of your account. We do not get involved in financial arrangements related to divorce settlement; therefore payment will be expected at the time of service.

In the case of minor children, it is important that a legal guardian always be present at the initial visit. At that time you should discuss with the physician the necessity of your presence at each subsequent visit.

IN ORDER TO EXPEDITE YOUR APPOINTMENT, AND ELIMINATE UNNECESSARY PAPERWORK, PLEASE COMPLETE THE ENCLOSED INFORMATION SHEET AND BRING IT WITH YOU.

If you have any questions about the above information, or any uncertainty regarding insurance coverage, **please contact our billing staff.** We are happy to assist you.

Remember, however, it is impossible for us to know your insurance coverage.

Again, thank you for selecting our dermatologists to care for your medical needs. We will try to serve you in the best possible manner.