



## SKIN DERMATOLOGY PRACTICE POLICIES

Thank you for choosing Skin Dermatology. We are committed to building a successful provider-patient relationship with you and your family. Skin Dermatology is dedicated to creating the best possible patient experience while providing the highest quality care. We are committed to caring for every facet of your skin and doing it exceptionally well. Our smart and capable staff are passionate about what they do and believe in expert level, customized, personal, boutique-style care for every patient. You can trust you are in the hands of a practice that cares.

Your clear understanding of our policies is important to our professional relationship. We have developed the policies in this document to ensure we offer you the very best in patient care. All policies in this document will be implemented and enforced by our Team on a consistent basis. If you have any questions about our fees, policies, health insurance or your responsibilities, please ask us. Our team is dedicated to creating the best possible patient experience while providing you with the highest quality care.

### COMMUNICATION METHODS

We conveniently provide multiple secure options for our patients to contact us. Please choose your most convenient method and our team will be happy to respond in a timely manner:

- **Website:** [www.skinderm.com](http://www.skinderm.com)
- **Patient Portal:** <https://skinderm.ema.md>
- **E-Mail:** [hello@skinderm.com](mailto:hello@skinderm.com)
- **Text:** (508) 644-0505
- **Phone:** (508) 644-0505
- **Fax:** (508) 644-0506

The appointment reminder texts you will receive are from our third-party automated messaging system. Please reply to these text messages with only the requested information. If you require assistance from one of our team members, please utilize one of the contact methods above.

- **Appointment Reminders:** (508) 281-1690



## COMMUNICATION

By providing your home phone number, mobile phone number, email address, and any other personal contact information, you are authorizing Skin Dermatology to:

- Employ a third-party automated outreach and messaging system to use your personal information, the name of your care provider, the time and place of your scheduled appointment(s), and other limited information, for the purpose of notifying you of a pending appointment, a missed appointment, overdue skin check, balances due, lab results, or any other healthcare related function.
- Disclose to third parties, who may intercept these messages, limited protected health information (PHI) regarding healthcare events.
- Consenting to receiving multiple messages per day from Skin Dermatology, when necessary.
- Detailed messages being left on your voice mail, answering system, or with another designated individual, if unavailable at the number provided to our Team.
- Utilize communication methods to update you on the practice, inform you of any openings, send you promotional specials and/or any other practice information that is beneficial to you as the patient.

You have the right to opt-out of any of these messages at any time either through the opt-out link on the message or providing Skin Dermatology written notice.

## PATIENT PORTAL

We offer a [patient portal](#) which is a secure online website that provides you convenient 24-hour access to your personal health information and medical records. This is known as your electronic health record or EHR. In addition, this can be accessed through our [PocketPatient App](#) or on any device with an Internet connection.

All patients are provided access to our [patient portal](#). We strongly encourage you to use the patient portal to access medical records and be actively involved in your own health care. The benefits of this are numerous and include, but not limited to, the below:

- Securely view and print all medical records
- See any upcoming appointment information
- Communicate securely with your provider
- Request prescription refills
- Update your contact information, pharmacy, demographics, payment information, etc.
- View financial statements, as well as pay copays and balances

If you need assistance accessing your patient portal, please just reach out to our team





## INFORMATION UPDATES

Any change in home address, e-mail, phone number(s), insurance information, or a change of primary or referring provider must be given to us prior to your appointment. In addition, these changes can be conveniently updated on your [patient portal](#). Any charges incurred if this information is not provided or is inaccurate will be the patient's responsibility.

## APPOINTMENTS

Appointments can be booked through any of our communication methods, with the most convenient being directly through our website at [www.skinderm.com](http://www.skinderm.com). This provides real-time availability for all providers and allows you to book an appointment quickly and easily.

We know your time is valuable, and because of that we do our best to stay on schedule. Please ensure that prior to your appointment you perform the following:

- Access, verify and complete all information on our [Patient Portal](#)
- Review our Practice Policies, Notices of Privacy Practices (HIPAA) and all other applicable visit information, authorizations, and consents on our [Patient Information](#) webpage
- Verify and understand all insurance requirements for a Specialist visit (Dermatology), please ensure you obtain a referral from your Primary Care Physician (PCP), if applicable

We ask that all patients arrive at least 10 minutes prior to their scheduled appointment. When you arrive, we will guide you through the signing of all required forms, unless completed during Online Check-In.

Any request to review these forms, at time of appointment, may impact your appointment and wait time. Any patient arriving 10 minutes late may be asked to reschedule. We understand there are circumstances beyond the patient's control, which is why this will be decided on a case-by-case basis. A pattern of no-shows, late cancellations or tardiness will result in termination from the practice.

## APPOINTMENT CONFIRMATION

Our desire is to provide every patient with the treatment they need, along with the special attention they deserve. As a practice we do not overbook patient appointments. As a courtesy to our patients, we utilize an automated reminder system that combines e-mail, phone calls and text messages. We ask that patients review all messages and ensure confirmation of their appointment when requested. If there is any uncertainty in the ability to make your scheduled appointment, we request that you cancel with enough time for us to rebook your spot.

Please remember that we do utilize multiple systems and there may be delays or glitches that that cause you to get another message. We apologize if this happens, we want to ensure all parties are aware of the appointment and we do not inadvertently cancel an appointment.



If we do not receive confirmation and/or replies to our messages this may cause additional messages and ultimately the cancellation of your appointment. We believe that the sequence and mixture of communication methods outlined below provides the right balance of communication. Our appointment reminder sequence is as follows:

- **Four (4) Days Prior to your Scheduled Appointment: E-MAIL @ 8am**
  - You will receive an email that details all the pre-requirements of your visit with us. Please ensure you read, understand, and complete all tasks requested in this email.
- **Three (3) Days Prior to your Scheduled Appointment: TEXT @ 8am**
  - You will receive a text message with your appointment details. This text requires a response:
    - **1: Confirm:** You are confirming your appointment and that you will complete all tasks prior to arriving.
    - **2: Reschedule:** You wish to reschedule the appointment to a time that works better for you. Our team will cancel this appointment, as well as text information on how to reschedule.
    - **3. Cancel:** You wish to cancel your appointment with us. Our team will cancel this appointment, as well as text information on how to reschedule.
  - **We know how busy life can get but please ensure you respond to this text message. It only takes a second and ensures your appointment will not be cancelled due to non-response.**
- **Two (2) Days Prior to your Scheduled Appointment: TEXT @ 8am**
  - You will receive an additional text message directly from our office phone number if your appointment remains unconfirmed. You will have until 4pm to confirm your appointment. If your appointment remains unconfirmed at 4pm the appointment will be cancelled. Our team will notify you via text of this cancellation, as well as information on how to reschedule.
- **One (1) Day Prior to your Scheduled Appointment: PHONE CALL @ 6pm**
  - You will receive a phone call with your appointment details.
- **Day of your Scheduled Appointment: TEXT @ 7am**
  - This is the final reminder of your appointment with us. We look forward to seeing you later that day.





## ONLINE CHECK-IN

People increasingly expect to be able to manage almost every aspect of their lives digitally via their mobile phones. Healthcare visits are no longer the exception. To be able to meet this demand, it is critical to creating new solutions that make everyday life easier for those who need care. Therefore, we conveniently offer an online check-in solution that simplifies healthcare for our patients and team.

Mobile online self-check in is a time-efficient and flexible solution that facilitates and speeds up the care visit. An automatic online check-in notification is sent 24 hours prior to your scheduled appointment at 6:00am either through text or email. If you do not receive this message you can easily check-in by accessing your [PocketPatient App](#). Once accessed you will see a link that will ask if you would like to check-in for your appointment. This will then allow you to update your information, sign all consents and pay any balances or copays directly from your phone or tablet. This shortens wait times and reduces the overall time that you wait to meet with our team. This process also frees up healthcare resources so we may focus on your overall patient experience.

Our premium dermatology services provide you with increased access and active participation of your healthcare. The application is accessed using a secure authentication via mobile, ensuring that sensitive data cannot be accessed by other individuals or organizations. If you need any assistance with this feature, please do not hesitate to ask a team member for help.

## FINANCIAL OBLIGATIONS

Payment is required for all services at the time the services are rendered. We accept cash, check, all major credit cards, as well as CareCredit, for your convenience. Please ensure your complete understanding of the following policies:

- **Collection Agency:** We refer delinquent accounts to an outside collection agency. If it became necessary to refer your account to a collection agency, a collection fee of Thirty-Three percent (33%) of your balance due plus an administrative service fee of \$25 will be assessed to your account. In addition, you will no longer be able to make appointments for yourself or any patient in which you are a guarantor until such amounts have been paid in full.
- **Returned Check:** A \$40 returned check fee will be assessed to your account for any checks returned due to non-sufficient funds notices from the bank. The payment of the check and fee will be due immediately, and you will no longer be able to issue a check as payment for services.
- **Payment Plans:** We understand how difficult and frustrating medical bills and dealing with your health insurance can be for you. We make every effort to work with our patients. Please communicate with our team if you require a payment plan or more time to pay your medical bill.
  - Plans will only be set-up with an initial payment, signed agreement on payments and an active credit card on-file.
- **Hardship:** If you have a financial hardship, please ask to speak to one of our Practice Manager, so that we may work with you on payment





## NO SHOW POLICY

Skin Dermatology is dedicated to the highest quality care for our patients in a timely and efficient manner. No-shows and late cancellations prevent access for patients that may be waiting for a dermatology appointment. We do our best to remind you of appointments through multiple communication methods, but this is only done as a courtesy. It is ultimately your responsibility to understand and manage the scheduling of your appointments. No show appointments and late cancellations (cancelled within one business day of appointment) without proper notice (24 hours excluding Weekends and Holidays) are treated the same and labeled as **“No-Show”** Appointments in your patient records.

We have implemented the following regarding proper notice and established fees for no show appointments:

- **Medical Appointments:**
  - Notice Required: 24 hours excluding Weekends and Holidays
  - First: \$50.00
  - Second: \$100.00
  - Third: \$100.00 and Patient Termination
- **Surgical Appointments:**
  - Notice Required: 24 hours excluding Weekends and Holidays
  - First: \$150.00
  - Second: \$200.00
  - Third: \$200.00 and Patient Termination
- **Cosmetic Appointments:**
  - Notice Required: 24 hours excluding Weekends and Holidays
  - First: \$100.00
  - Second: \$150.00
  - Third: \$150.00 and Patient Termination
- **Aesthetic Appointments:**
  - Notice Required: 24 hours excluding Weekends and Holidays
  - First: \$50.00
  - Second: \$100.00
  - Third: \$100.00 and Patient Termination

These charges are not covered by health insurance and are the responsibility of the patient or guarantor. We understand there may be times when an unforeseen emergency occurs, and you may not be able to keep your scheduled appointment. If you should experience extenuating circumstances please contact our Practice Manager, this will be considered prior to any cancellation fees being charged. A pattern of no-shows, late cancellations or tardiness will result in termination from the practice.





## CARD ON FILE

To continue to create the best possible patient experience while providing the highest quality care, we do offer a convenient payment policy using a credit card held on file. As you may be aware, the current healthcare market has resulted in insurance plans increasingly transferring costs to you, the patient. Many insurance plans require deductibles, coinsurance and/or copays in amounts that are unknown to you, or to us, at the time of your visit. To make managing payments easier for both our patients and our staff, we can have you sign our Card-On-File Agreement and save your card on your account. This will allow our team to spend time on other facets of your world class care, like ensuing eligibility, following up with insurance claims, helping patients with questions and concerns and working to make your visit the best it can be. In addition, this will offer much more convenience to you. Patients who have a card on file will no longer have to worry about statements and mailing in payments. You can also use it to pay for future visits without having to bring your card to each visit. Having a credit card on file will make check-in and check-out easier, faster and more efficient for patients.

Under HIPAA, we are under strict state and federal guidelines to protect patient privacy. We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. This system stores the card information for future transactions using the same type of technology that any online retailer would. We can't see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our practice management system.

Currently this is not a requirement for our patients except for any patient(s) with the following history:

- No-Show Appointment
- History of late payments (45+ Days)
- Returned Check
- Pre-Collection/Collection



## **PATIENTS WITH IN-NETWORK HEALTH INSURANCE**

Our practice accepts Medicare and most major commercial insurance plans. As a courtesy to you, we will file claims with your health insurance plan and assist you in any way we can. However, it remains the policy holder's responsibility to know their insurance policies, as it is impossible for Skin Dermatology to know every detail of every insurance plan. It must be fully understood that the contract is between you and your insurance company, and you are fully responsible for any unpaid balances.

Please contact your insurance company prior to your visit to clarify your covered benefits for services. Our office does not guarantee that your insurance will pay. Please understand that if, for whatever reason, the health insurance company does not pay for the services, you will be responsible for the unpaid balance.

- Please note that with health reform, preventive care is covered at 100 percent (%), meaning there is no out-of-pocket cost to the patient. Unfortunately, we are a **Dermatology Specialist** provider and any office visit with us, including a yearly skin cancer screening, is **not considered a preventative care visit**.

Our Team does their best to validate your health insurance eligibility and benefits prior to your appointment. If additional information is required, we will make every effort to reach out to you. We know your time is valuable, but please try to respond in a timely manner so that we can ensure we have all information required and are ready for your appointment.

- If your insurance cannot be validated by our team or you do not have an insurance referral, if required, you will be considered a self-pay patient and will be required to pay our Self-Pay Fee.
  - Our Team will continue to work with you to ensure eligibility and obtain a referral, if required, so that your visit may be submitted to your health insurance company for payment.
  - If the claim is processed, the self-pay fee will be applied to your copay, deductibles and/or coinsurance, any remaining money will be refunded to your original payment method.

Payment is required for all services at the time the services are rendered. If you are unable to make payment or other arrangements, your appointment will be rescheduled. As In-Network Providers with your health insurance plan we are required, by contract with your health insurance company, to collect the following:

- **Copays:** A copay is a fixed amount you pay for each health care service. The amount can vary by the type of service. We collect our Specialist copay at the time of service. Please come prepared to pay your copay via one of our available payment methods.
- **Deductibles:** A deductible is the amount you pay each year for most eligible medical services before your health insurance plan begins to share in the cost of the covered services. All deductibles should be paid promptly upon receipt of your statement. Any outstanding balances, regardless of aging date, are required to be paid in-full prior to scheduling your next appointment





or being seen at a subsequent visit by one of our providers.

- **Coinsurance:** Coinsurance is the amount, generally expressed as a fixed percentage, you must pay after your deductible is satisfied. All coinsurances should be paid promptly upon receipt of your statement. Any outstanding balances, regardless of aging date, are required to be paid to schedule your next appointment or be seen at a subsequent visit by one of our providers.

## SELF-PAY PATIENTS

We recognize that not everyone has health insurance, or that some patients may be in a position where they suddenly lose insurance coverage, or their insurance plan changes to a plan that we no longer accept. We want to do whatever we can to retain you as a patient and still provide you with affordable care for whatever your needs may be. We make every effort to keep your costs low by giving you estimates on all types of procedure options available, as well as utilizing specialty pharmacies that offer low cash prices for medications you may require.

Our team is happy to assist you if you have any questions about pricing prior to your visit. Please understand that they will not be able to quote exact prices prior to the appointment, unless a treatment plan was previously developed by one of our providers, for anything other than the cost of an Evaluation & Management Specialist Office Visit. Your bill will be determined by the provider, and discussed with you prior to any additional billable procedures, based on the recommended course of treatment. Self-pay patients are responsible to pay for all medical services at the time in which services are rendered.

## COSMETIC CONSULTATIONS

We believe that complimentary consultations are in the best interest of the patient and the physician. We do not want a fee to be a barrier for prospective patients to learn more about cosmetic and aesthetic services, as well as skin care, from our providers. We are confident that by experiencing our professionalism, credentials, beautiful office, technology, and team members, you will see what makes us different from any other dermatology practice. Please be aware that your initial cosmetic consultation is complimentary, subsequent consultations will be charged as follows:

- Cosmetic Consultation Appointment No Shows will result in the patient losing the right to their complimentary consultation. Subsequent cosmetic consultation appointments will require a non-refundable payment of \$150 at the time of booking.
- If a patient would like additional cosmetic consultations beyond our complimentary consultation, there will be a \$150 non-refundable fee at time of booking. If the patient has a cosmetic treatment performed or schedules on the day of their consultation the \$150 will be applied to that treatment.



## PATHOLOGY

If a surgical procedure or biopsy is done at Skin Dermatology, there will be two separate and distinct charges. First is our charge for collecting/performing the Biopsy and the second is a charge to examine the specimen by a Pathologist, a doctor who specializes in interpreting skin and other tissue samples.

We understand it can be frustrating to receive a separate bill from a provider that you have never met but be assured they have met your tissue sample and are a critical part of providing you with the very best patient care. Let us explain the typical process of what happens from the moment a biopsy is performed to when results are received:

- **Tissue sample is removed via biopsy:** You may have come in for a rash or a skin cancer screening. When your dermatology provider deems that tissue analysis is needed to determine a diagnosis and create an appropriate treatment plan, a biopsy is taken. This is often done if a visual diagnosis cannot be made without a tissue sample or to assess the subtype of a lesion or determine its depth and penetration. This tissue is removed by your dermatology provider and is sent to the lab so that the microscopic exam can be made by the pathologist and a diagnosis can be rendered.
  - The most common tissue samples we review are ones where there is a concern of skin cancer. Often, the best way to tell if a mole or other spot on your skin is cancerous is to sample it and review its features under a microscope.
- **Sample sent to pathology lab:** Once your tissue sample is removed, it is packaged and sent to one of our preferred pathology labs within 24 hours. While sending to our preferred lab is optional, your provider is well acquainted and trusts your sample with the team of pathologists which we selected, based on their high degree of skill and clinical knowledge of skin conditions. The pathologists work very closely with our providers. They review your medical record and provider's notes and any photos they may have taken to help us make the best diagnosis so you can receive the most appropriate treatment for your condition(s).
  - Please note that all preferred pathologist services utilized are billed to your health insurance, as professional billing office services and do not charge hospital facility fees.
- **Pathology results are sent to your dermatologist:** Once your tissue sample is prepped, analyzed, and diagnosed, the pathologist sends your results directly to your provider so they may review your results. Oftentimes the provider and the pathologist further discuss results prior to releasing/informing you of the diagnosis.
- **Pathology Plan Completion:** Once your provider has reviewed the report provided by the pathologist and the result is benign and requires no further treatment, you will be able to review the pathology and final diagnosis on your [patient portal](#). Our team will reach out to you only if further treatment or explanation is necessary. If you receive a call from the office regarding your biopsy, it most likely requires further treatment and/or discussion. Please make every effort to





respond to our team promptly.

Understanding your bill and pathology lab services is important to us. We hope this has helped you understand the vital role a pathologist has in making and confirming your diagnosis, and why you may receive a bill from Skin Dermatology and a separate bill from our preferred pathology lab.

### **LABORATORY ORDERS**

It is sometimes necessary to order laboratory tests to obtain additional information about your condition and/or to monitor the effects of treatment. It is your responsibility to understand if your insurance company has a preferred laboratory and to notify our team at the time services are rendered. If no preferred/required lab is specifically identified by you, any in-office specimens will be sent to Quest Diagnostics.

If lab work is required prior to a return visit to our office, we do ask that you complete it at least 48 hours in advance to allow ample time for the lab to process and send results to our office. It is your responsibility to ensure that the results of any lab testing are received by our office prior to your scheduled appointment. Results may be faxed to us or you may bring them with you.

### **PRESCRIPTIONS**

It is your responsibility to ensure your pharmacy is correct in your patient portal. If you have multiple pharmacies, the pharmacy in which you want your prescriptions sent should be listed as the Default. In addition, please:

- Allow us 48-hours to process any prescriptions
- Request all prescription refills directly through your pharmacy

The decision to refill a prescription is up to the provider and is based on several factors related to the condition being treated and the type of medication prescribed. At a minimum, a patient will need to have been seen in our office within the past year to refill certain medications. However, some medications require ongoing monitoring and will require more frequent evaluation and management either by in-office or telehealth visits. If we require an appointment before a refill is approved, it is because we are trying to provide you with the best possible care.



## MINORS

For minor's (any patient under 18 years of age) safety, a parent or guardian must accompany minors to their initial visit. For additional visits, a written consent to be seen and treated without a parent is permitted and will be kept in the patient's file.

- **In Case of Divorce:** The parent who brings the child is stating they have "joint legal custody" or "sole legal custody" and can make health care decisions for the child. The parent who brings the child is considered the Guarantor. They have accepted responsibility for the child and their charges. The statements will be sent to the Guarantor. It is expected that in the case of divorce the two parties will handle payment arrangements without the involvement of the office.
- **18 and Over:** Once a patient turns 18 years of age, he/she must be put on an individual account due to HIPAA rules and regulations. The patient must give the parent(s), guardian(s), and/or other individuals permission to receive information regarding their medical and/or financial information. If the patient would like a parent/guardian to speak on their behalf or be accountable for their account, it must be in writing. Please understand, if the patient does not give written consent, no information can be given to the parent(s), guardian(s), and/or other individuals.

## MEDICAL RECORDS

Your medical records are confidential and to ensure that they are not released to any unauthorized individuals please understand the following:

- Medical records can be released to healthcare providers who are participating in your care. If we have referred you to another provider, we will send them your records prior to your appointment.
- You may request a copy of your own medical records by signing a medical release authorization form. This form requires all information needed to process your request.
  - Please reach out to our team and we would be happy to provide the form for signature
  - Unfortunately, emails, telephone or verbal requests do not meet our authorization standards
- Patients are the only ones who can authorize release of records unless a power of attorney is provided
- All medical records are electronically stored and can be conveniently access via your [Patient Portal](#)
- Under HIPAA we may charge a "reasonable, cost-based fee," which only includes the cost of copying (including supplies for and labor of copying) and postage, if the records are mailed.
  - The fee may not include the cost associated with searching for and retrieving the records.
  - Massachusetts's law is followed in determining all applicable medical record fees.
- Requests for medical records may take up to 30 days to process



## TELEHEALTH

For your convenience and safety, we offer care utilizing Telehealth. New and established patients can connect with us from the comfort of home, your place of work or wherever it is private and convenient for your routine medical office visits and cosmetic consultations. With Telehealth, our providers can continue to care for patients in-person while still providing the flexibility and convenience of seeing patients remotely for new concerns, follow-up visits, rashes, acne, skin issues and education, when appropriate or necessary. Skin Dermatology utilizes Telehealth to support, not replace, traditional in-person provider care. Telehealth will offer our patients with the following benefits:

- It's Convenient – Receive dermatology care from the comfort of your home or any private location where you have mobile access, saving you time and potential frustration
- It's Secure – Our technology for Telehealth is 100% HIPAA compliant, ensuring your private health information is protected
- It's Safe – Reduces your risk of exposure to a new illness
- It's Simple – All you require is a computer, smartphone, tablet or any device with a camera and high-speed internet connection

It is your responsibility to ensure you have [patient portal](#) access or the [PocketPatient App](#) and are ready for your appointment at least 10 minutes prior. Please understand we see telehealth patients throughout the day, please be patient as our provider finishes with other patients. If you have any concerns about your appointment the easiest communication method is to text us.

**I have read the above stated policies and agree to meet my obligations in accordance with this policy. Your signature below signifies your understanding and willingness to comply with this policy.**

Patient\*: \_\_\_\_\_ Date \_\_\_\_\_

Print Name: \_\_\_\_\_

*\*Parent or legal guardian if patient is under age 18 or unable to authorize consent.*