

**WAKE DERMATOLOGY ASSOCIATES**  
**4414 LAKE BOONE TRAIL, STE 408 RALEIGH, NC 27607**  
**919-781-1001**

**Financial Policy**

All patients should provide accurate and complete personal and insurance information prior to being seen by the doctor. To minimize billing and insurance issues, please be prepared to present your current insurance card when asked.

If we are not filing insurance for you, all services must be paid in full on the day of service. This applies to self-pay situations (see below) and cosmetic services. We may collect at check-in or at check-out, depending on the work flow of the office when you are here.

Be prepared to pay your co-payment and any past balance on your account. In general, we will bill you for deductibles and co-insurance after your claim is processed. We reserve the right to collect an estimated deductible amount according to our network provider contract. We cannot waive or reduce the amount that your insurance company says you are responsible for paying. Please discuss any cost concerns with your doctor before treatment is rendered.

Please keep in mind that you are the person ultimately responsible for seeing that your insurance company processes your claim. Please provide us with accurate information and respond promptly to your insurance company when they need information from you. Most claims are processed within 30 days. Claims that are denied for reasons that we cannot control will become your financial responsibility.

Cosmetic services are not filed to insurance and are to be paid in full on the day of service.

Self-pay situations occur when:

- you do not have insurance
- we do not file your particular insurance
- you do not have your current insurance information and we could not confirm your eligibility
- your plan required an authorization and it is not on file with the insurance company

If you are not able to take care of any requested payment on the day of service, we may ask you to reschedule your appointment.

**Special Notice about “Preventive Care”**

The U.S. Preventive Services Task Force has made recommendations based on evidence-based medicine principles as to what services should be considered “preventive care”. Most insurance companies use these recommendations to determine which services they will include in their preventive care benefits. Services by a dermatologist, i.e. the evaluation and management of skin conditions, the determination of the presence or absence of skin conditions, and the treatment of skin conditions, are NOT considered “preventive care” according to the definitions put forth by the Task Force and insurance companies. (Reference: [www.uspreventiveservicestaskforce.org](http://www.uspreventiveservicestaskforce.org))