



Financial Policy

Welcome to our office. Please read this information about our financial and billing policies.

If you do not have insurance, you must pay at the front desk prior to the time of service, or make other arrangements with our billing staff. We accept cash, personal checks, and all credit cards including CareCredit.

If you have insurance, we will file claims for you. We will need your current insurance and policy holder information. You will need to authorize payment directly to DSOS. If your insurance requires co-payments, you **must** pay that amount at the time of service. Co-pays *not* paid at the time of service will be subject to a \$10 statement fee. You are responsible for paying DSOS for any services not covered by insurance.

If you are having a cosmetic or elective procedure, a non-refundable deposit will be collected to secure your appointment time (the amount of deposit depends on the procedure). This deposit will be applied toward your procedure.

We will send you a monthly statement so you will know your insurance company has made a payment and the remaining balance. Payment is due upon receipt of the monthly billing statement. Even if you have insurance, **payment to DSOS is your responsibility**. You should know the details of your insurance plan, including which doctor your plan requires you to see. Many insurance plans require you to use certain doctors and may require pre-certification or referrals to another facility. We are not responsible if you are sent to the wrong facility.

Dermatology Specialists of Spokane may bill you these additional charges:

- \$25 for late cancellations and no-shows for office visits (24 hour notice required)
- \$100 for a surgical visit no show (We require at least a 48 hour notice to avoid charges.)
- \$20 NSF fee for returned checks
- 1% Monthly finance charge for balances over 60 days
- \$10 statement fee for nonpayment of co-pay at time of service

Accounts not paid in full within 90 days may be turned over to an outside collection agency. If you cannot make regular monthly payments and pay in full within the 90 days, please contact us. If you have any questions about this information, please call (509) 456-8444.

***I have read and understand Dermatology Specialists of Spokane's Financial Policy:**

Thank you,

Signature & Date

Dermatology Specialists of Spokane