



An Update on Insurance, Deductibles, and Financial Responsibility

It is very important that you understand **your** insurance policy, as everyone's insurance policies are different. Some insurance companies cover all services (office visits and any associated medical procedures), some pay a percentage of the charges. **Most** have a co-pay charge for the office visit AND potentially a deductible. The **deductible** is the part that confuses many patients. Many patients assume that everything done in the doctor's office is "covered by insurance" and therefore completely paid for by the co-pay. Unfortunately, this is not true for many patients. Recent changes in healthcare have altered insurance coverages to shift more of the cost of care onto you, our patients. Many policies have higher deductibles which mean that even if a procedure is "covered by your insurance", you may still receive a bill until your deductible is met.

In dermatology, many medical procedures are done in the office (for example, skin biopsies, growth removals, "freezing" of warts or precancerous lesions, surgical removal of skin cancer). For many patients, these procedures will "go towards the deductible". This means that the patient is responsible for the payment of the procedure at the reduced amount allowed by the insurance companies.

The amount billed to your insurance company is dependent on a number of factors including what problems are addressed during the visit, the complexity of the problems, any procedures performed, and what level of medical decision making is used. DermWellesley and all of its clinicians follow billing and coding guidelines with the strictest ethical standards. As of January 1st, 2021 the federal billing and coding guidelines have been revised. For some medical problems, you may find that this new coding system increases, decreases, or does not change at all the cost of the visit as compared to visits prior to 2021. Again, we always bill and code with the highest ethical standards and are contracted with a professional outside billing company who check our work as well.

Pathology and laboratory fees are separate and are billed out by the lab performing the services. Our office is separate from this and we can not control these bills. Please contact those facilities directly if you have questions about your billing.

Questions about your billing? Please call our billing company at: (617)-997-0737

Missed or late cancelled office visits will be billed a \$50 dollar fee for no-shows and for cancellations within 24 hours of the appointment. If you are booked for two appointments on the same day (for example a skin check and a cosmetic visit, or two cosmetic services), you may be billed twice for a no show as double the amount of time was blocked for your appointment.

Please understand that at DermWellesley, we do not double book appointments to make every effort to run on time and to give you our undivided attention. Therefore, if you do not come to your appointment, numerous resources have been used in preparing for your appointment and that is why this fee is assessed. This fee will not be billed or covered by your insurance. For some cosmetic services where large slots of time are blocked, we also require a deposit. If you repeatedly cancel late or no-show, DermWellesley may decide to terminate their relationship with you or may decide to require a deposit prior to rebooking.

Missed or late cancellations for surgical visits will be charged \$200 dollars and will not be billed or covered by your insurance. This fee incorporates all of the staffing, pre-operative work, supplies, cleaning, and preparation associated with your surgery.

All cosmetic services are cash pay and payment is collected in full at the time of your visit. There are many services that we wished were covered by insurance (including freezing of benign lesions, skin tag removals, laser therapy, miraDry, cosmetic injectables to name a few), but are not. If you would like to try to have your insurance cover these services, you are welcome to submit the bill to your insurance company after your visit; unfortunately, we are not able to do that for you.

A note about prescriptions and charges: As mentioned above, it is impossible for your clinician to know what insurance plan will cover what medication. Insurance company A may cover drug A with only a \$10 dollar co-pay while insurance company B may charge \$250 dollars for the same drug. At DermWellesley, we are committed to working with you to find the best possible alternative to help keep your costs down. In some cases, we may try to send your prescription to a specialty pharmacy or use a coupon. It is very possible, however, that even in the best case scenario, you will still have to pay some price for your prescription based on your individual plan and your deductible. Please let our office know if you can not afford your prescription and we will do our very best to find a suitable alternative.