

Welcome to Carolina Skin Surgery Center

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CSSC's Financial Policy

This form serves as formal notification of our financial policy for our patients. Your signature represents your understanding of these policies.

Before surgical appointments (Mohs Micrographic Surgery, Excisions, etc.), our Billing Coordinator will contact your insurance company to verify your insurance benefits.

The Billing Coordinator will provide an estimate of the patient's responsibility, but this is never a guarantee of the final amount that a patient may owe. We will never know the final amount until the insurance company actually processes the claim.

It is our office policy to collect any unmet deductibles, co-pays, estimated coinsurance and non-covered services (such as cosmetic services or other services that will not be covered by insurance) at the time of service. Once the Billing Coordinator has collected your benefit information from the insurance company she will contact you to discuss what you will owe on the day of your surgery (if it is anything *other than* your specialist co-pay). We do not contact your insurance company more than two weeks before your surgery so that we are given the most accurate benefit information. For example, if our Billing Coordinator calls too far in advance then you may have claims that have not been processed and are not yet applied to your deductible. This will cause our estimates to be off and we will collect too much at the time of service. We do not want to do this.

It is our office policy to only send three statements. The statements are sent out at the beginning of each month. If no payment is received on your account during the 90 day period, your account will be turned over to collections without additional notice. We feel that three months is a reasonable amount of time to make payment on your account. For accounts that take over three months (90 days) to pay in full, you will be charged 1% interest each month (after the initial 3 months) until the account is paid.

CSSC will make best efforts to refund overpayments to the appropriate party within 30 days. Patient refunds will not be processed until all active or past due accounts for patients or dependents are paid in full. Refunds of less than \$5.00 will not be issued unless specifically requested.

For patients that frequent CSSC, you are able to sign up for automatic credit card payments. Your credit card will be saved securely in your file. When you accrue a balance after your insurance company has processed your claim, we can automatically charge your credit card on file. If you are interested in this, please let the receptionist know and she will get you signed up.

CSSC understands that time is precious for everyone and that things come up. We kindly request that you give us 48 hours notice for any appointments that you are unable to make. If you do not show up for a regular office visit then your account will be charged a \$50 no-show fee. If you do not show up for a surgical appointment then your account will be charged a \$100 no-show fee.

For your convenience, accounts can be paid using your MasterCard, Visa, Discover or American Express cards. We also accept personal checks. There is a \$35 returned check fee.

Please let us know if you have any questions. We thank you for choosing Carolina Skin Surgery Center for your surgical skin care.

Please sign on the "Welcome to Carolina Skin Surgery" registration form (purple forms).

Revised 12/2016