

Financial Policies

We are more than happy to file insurance claims for covered procedures on your behalf. Currently we are participating providers for:

- Blue Cross Blue Shield
- Cigna
- United Health Care
- First Choice Healthcare
- Medicare
- Select Administrative Services
- Humana

As insurance “networks” change, we may decide to participate in more or fewer plans. To be sure we are in your network, contact your insurance company to see if we are on your provider list. For any questions, please call our billing office. It is suggested you have your insurance card in front of you before calling, as there may be information on the card you might not have noticed.

Most insurance companies require policy holders to submit an office visit “co-pay”. A copay covers the actual office visit only. Procedures are not included in the office visit copay. Cryosurgery (“freezing”), biopsies, and surgical removal of growths are typically applied to the insurance deductible or may have a “coinsurance” for which the patient is responsible.

Please check with your insurance company, as policies vary widely. We will do our very best to help estimate the portion of the fee for which you are responsible. We expect you to pay your portion at the time of the visit. For your convenience, we accept Visa, Mastercard, and American Express in addition to CareCredit, personal checks and cash.

The Dermatology Clinic now offers CareCredit to make it easier for our patients to get the cosmetic enhancements they want-when they want them. For procedure fees from \$300 to \$25,000, upon request and approval, CareCredit has a payment plan for everybody. Depending upon your procedure, you can conveniently pay over time with a No Interest Payment Plan that fits comfortably into your lifestyle and budget. Another advantage to having CareCredit is you can use the CareCredit method of payment at any office (dental, plastic surgeon, even veterinary offices to name a few) displaying the CareCredit logo. If you are interested in applying for CareCredit, you can pick up an informative brochure in our waiting room, go online to www.carecredit.com, or call us for information on how it works.