

INTEGRATED DERMATOLOGY OF NJ

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FINANCIAL POLICY

Integrated Dermatology of NJ, LLC, is committed to providing you with quality care. As a patient of Integrated Dermatology of NJ, you are financially responsible for all medical services. Your clear understanding of our financial policy is important to our professional relationship. Our office will be pleased to discuss our professional fees with you at any time.

Verification of Patient/Insurance Information

As a patient, you are responsible for providing accurate and complete insurance information. At the time of scheduling your appointment, you will be asked to provide your insurance information. If we are providers with your insurance carrier, as a courtesy to you, we will file a claim with your insurance carrier. This is not a guarantee of payment.

Your health insurance is a contract between you and your insurance company. We are not a party to your contract. Therefore Integrated Dermatology of NJ cannot become involved in disputes between you and your insurance company regarding deductibles, non-covered charges, co-insurance, secondary insurance, coordination of benefits, pre-existing conditions, or “reasonable and customary” charges other than to supply factual information as necessary. You are responsible for timely payment of your account.

At check-in you will be asked to provide your insurance identification card and state-issued identification. This is for your protection as well as to ensure that no changes in coverage have occurred.

Referrals

If you have a health plan that requires a referral from your primary care physician, it is your responsibility to obtain this information prior to your appointment. It is also your

responsibility to verify that you do not exceed the number of authorized visits by your primary care physician/health care plan. If you exceed your authorized visits, you will be billed for all services rendered. If you are unable to obtain a referral, your appointment will be rescheduled or you will be expected to pay for charges in full at the time of service.

Co-Payments/Deductibles/Co-Insurance

Co-payments, applicable deductibles, and co-insurance amounts will be collected at the time of your visit. If the patient has an unmet deductible, we will charge a \$120 deposit for new patients and \$50 for follow-up visits. If the patient has co-insurance, we will charge an amount that is proportional to the coinsurance percentage. After the claim is processed, we will balance the bill or refund the remaining amount. Adult & Pediatric Dermatology is not able to discount/waive any co-payment, deductible and/or coinsurance amounts.

Cancellation and Missed Appointment Policy

While we understand that personal circumstances sometimes make it necessary for you to cancel your appointment, please notify us as soon as you know you will not be able to keep your appointment. Short-notice cancellations and missed appointments or “no-shows” prevent us from offering the appointment to other patients wishing to be seen, particularly for surgical and Mohs slots.

For surgical and Mohs slots, appointments not canceled at least 3 (three) business days in advance are considered “late” cancellations. There will be a **\$100.00** fee assessed for this.

For general dermatology slots, appointments not canceled at least 1 (one) business day in advance are considered “late” cancellations. There will be a **\$50.00** fee assessed for this.

A frequent pattern of appointment cancellations and/or visit “no-shows” makes it impossible for our providers to provide appropriate continuity of care, and may result in a patient’s discharge from our care.

Self-Pay/Non-Contracted or Out-of-Network Plans/Non-Covered Services/Third Party Claims

Payment in full will be collected at the time of the visit. Our office does not send claims to out of-network plans. We will gladly provide a receipt for you to submit to your insurance company.

Notice Regarding Pathology Laboratory Billing

If skin tissue was removed today, it may be sent to an in-network dermatopathology laboratory. Please note that the dermatopathologist laboratory has fees for processing and interpreting the specimen, which is in addition to the fees for removing the skin tissue. The lab will submit charges for their services to your primary and secondary insurers. Although, you should not be charged for out-of-network fees, you may be charged for deductibles and copays. If you have questions about a bill that you received from the Laboratory, please call the lab directly at the number that appears on the bill.