



## Market Street Dermatology Billing Policy

Thank you for allowing Market Street Dermatology to serve your skin care needs. We are committed to providing you with the best care possible in an environment that is honest and straightforward. If you would like a copy of our fees, we would be happy to provide them to you upon request.

Below are the detailed steps of our billing policy. Please note, patient statements are sent **AFTER** insurance claims have been processed and paid by your health insurance company. Thus, the bill you receive represents the amount your insurance company has deemed your financial responsibility for services provided by Market Street Dermatology.

Every insurance plan has different rules regarding co-payments and deductibles. When you use health insurance for a medical visit, ***you agree to pay fees not covered by the plan including co-payments and out of pocket deductible costs.*** We recommend you clarify any issues or concerns about a bill not being covered by your insurance company by contacting your insurance company first, as you are the insurance company customer.

1. Once your insurance company has processed and paid their portion of the bill, you will receive a **TEXT TO PAY** link and be **mailed a paper bill** for the amount that has been deemed your financial responsibility for services provided which is due upon receipt.
2. If you do not pay your bill, additional bills will be sent at 30, 60 and 90 days. During this time, we may also try to reach you by text or phone to help facilitate paying your bill or clarifying any questions you may have.
3. If the bill is still unpaid, a collection agency will be used help obtain the money we are owed which follows the rules laid forth in the Minnesota Debt Fairness Act.
4. **If you are unable to pay your bill**, options for a payment plan can be made by contacting our billing officer at 612-746-4144 ext 4.
5. During this process, we will continue to provide you with essential and medically necessary dermatologic care but you will be required to enroll in a reasonable payment plan.

It is our sincere hope that the billing process is met with mutual respect and understanding. We have found that early communications regarding any questions, concerns or hardships are extremely helpful and maintain a doctor/patient relationship based on caring and trust.

### How can you avoid being sent to collections or being discharged from the practice because of an unpaid bill?

- Bring your insurance card with you and make sure that we have the most up to date information on file.
- Make sure your contact information and address are up to date.
- **Contact us** if you have any questions, concerns of confusion about services charged, or need to set up a payment plan.