



Frequently Asked Questions

At Dermatology of New Mexico we strive to give you the best care we can. To avoid any confusion on policies in place we have written a frequently asked question form here for you to review before your appointment. If you have any questions please don't hesitate to call the office.

SCHEDULING APPOINTMENTS

We recommend that you schedule your appointment as far in advance as possible to ensure you receive an appointment that works with your schedule. We try to accommodate urgent appointments however we may not be able to do so given the restraints of our schedule. If you have an urgent issue and are unable to be seen please contact your primary care physician or go to the urgent care.

RESCHEDULING APPOINTMENTS

If you need to reschedule a regular clinic appointment, you may call the front desk to do so. If you need to reschedule a surgical appointment or specially reserved appointment please call one of our designated medical assistants to assist you with that. Also, please ensure you call at least 48 hours before the appointment to avoid late cancellation/reschedule fee.

NO SHOW, LATE CANCELLATION AND LATE TO APPOINTMENT POLICY

Patients who do not show up for an appointment, and do not call to cancel have affected other patients' ability to obtain appointments.

Please refer to our Missed, No Show, Late Cancellation and Late Policy below for details.

Missed, No Show or Late Cancellation Appointment Policy: As a courtesy to other patients, our providers and staff, we have the following policy on missed appointments. We require a 24-hour cancellation notice if you are not able to keep your regularly scheduled clinic appointment. If you do not cancel prior to this time you will be charged \$100.00 for new patient appointments and \$50.00 for established patient appointments. We require at least a 48 hour cancellation notice if you are not able to keep your surgical, cosmetic or specially reserved appointments. If you do not cancel prior to this time, you will be charged \$100.00.

We appreciate your understanding of this policy as missed appointments prevent other patients from seeing our providers in a timely fashion.

LATE ARRIVAL POLICY:

1) **New patients** should arrive 45 minutes before their appointment to fill out the new patient registration and past medical history forms if they have NOT done so prior to their appointment on the patient portal on our website or previously mailed in the forms. You may call ahead of time to check that we have received your forms.

2) New patients who have already pre-filled out the new patient registration and past medical history through our portal or mailed in the paperwork PRIOR to their appointment should arrive 30 minutes before their appointment to complete the registration process.

3) Established patients should arrive 30 minutes prior to their appointment to update their past medical history and update any other paperwork

- If you are more than 15 minutes late from your schedule appointment you will have to reschedule your appointment.
- If you are running late please notify the clinic so we may advise you appropriately.

CHECKING IN PROCEDURE

Upon check-in, we require the following documents:

- Photo I.D.
- A current insurance card
- Current prescription coverage card
- Co-payment
- Any required referral forms

If you do not have these items ready upon check-in, we may need to reschedule your appointment.

REFERRALS

You are responsible for obtaining any referrals prior to your visit from your primary care physician that may be required by your insurance. Please have the referral faxed to us prior to your appointment or bring it in with you.

CHECK IN TIME:

Please refer to the check in time Policy for details. If you are more than 15 minutes late or paperwork is not filled out prior to scheduled arrival time, your appointment may need to be cancelled and rescheduled.

COURTESY AND SAFETY

Out of courtesy to others, please turn off your cell phone or place them on mute while in our office. For the safety of your children, we ask that you make prior arrangements for their care during your appointment. Small children in exam rooms during surgical or laser treatment procedures is not allowed. No children are allowed in the spa room and must be accompanied by an adult in our waiting lounge.

MINOR POLICY

All patients under 18 years old must be accompanied by their parent or legal guardian at every visit.

PATHOLOGY POLICY

Please note that if a biopsy is performed during your office visit your insurance will be billed a separate laboratory service or pathology reading fee for your biopsy.

ESTHETIC SERVICE POLICY

We offer a variety of cosmetic/esthetic treatments NOT covered by insurance. We offer a complimentary consultation to address any questions you may have. You will be given a quote of the service cost prior to the treatment and it may vary based on the individuals needs. Please check-in 15 minutes before the appointment. Any patients that are more than 5 minutes late may be rescheduled. Note: Special order esthetic products require payment in advance.

Regarding treatments that are covered by insurance, please call the office for a list of our accepted insurance plans:

FINANCIAL POLICY

To help you understand our financial policy we have written it here for your review. If you have further questions please don't hesitate to call our billing department. For your convenience, we have answered some commonly asked question

WHAT PAYMENTS DOES DERMATOLOGY OF NEW MEXICO ACCEPT?

We accept payment by cash, check, and major credit cards, though these may be subject to change at any time (American Express, Discover, VISA or MasterCard)

WHAT IF MY CHILD NEEDS TO SEE THE PHYSICIAN?

A parent or legal guardian must accompany patients who are minors (under 18 years old) on the patient's first visit and all subsequent visits, and must sign the financial statement for the patient, accepting responsibility for the account. Anyone above the age of 18 is financially responsible for any payment due to our office.

DO COPAYS NEED TO BE PAID AT THE TIME OF THE APPOINTMENT?

Yes. All copays are to be paid at the time of service and the amount is set according to your contract with your insurance company. Please contact them for information on your particular copay amount before your appointment.

WHAT IS MY FINANCIAL RESPONSIBILITY FOR SERVICES?

As there are many different insurance plans, with different patient financial obligations, we suggest you call your insurance to find out about your obligations for copays and deductibles for dermatology services. Many dermatology procedures are considered surgical and certain deductibles may apply. If our office has not contracted with your insurance plan, we do not accept any allowables and you will be responsible for any amounts owed to the practice.

RETURNED CHECKS?

If a check is returned for insufficient funds, or if payment has been stopped, you will be charged a \$25 fee in addition to the amount of the check. If you have a second check returned, you may be asked to pay by cash, money order or cashier's check, or credit card.

DO I GET A BILL AFTER IT IS SUBMITTED TO THE INSURANCE?

Once we receive the Explanation of Benefits from your insurance company, we will bill you for any balance that you owe which your insurance did not cover. That amount is due upon your receipt of the statement. If we are required to resend a statement, you could be charged a \$1.50 rebilling fee. Please contact the billing office for questions.

HOW ARE "NON-MEDICALLY NECESSARY" PROCEDURES PAID FOR?

If you and your physician decide on a procedure that is not medically necessary (usually cosmetic procedures such as cosmetic mole removal, brown spot or age spot removal, or skin tag removal), you will be given the estimated cost of the procedure prior to the procedure being done. If you agree, you will pay at the checkout desk before leaving.

CAN I JUST PAY MY BALANCE BY CREDIT CARD?

Yes, we offer the option of paying your coinsurance (your share after the insurance has paid) via credit card. To do this, you will fill out a brief authorization form and once your insurance has paid, your card will be charged the portion you are due to our office.

WHAT HAPPENS IF I DO NOT PAY MY BILL?

Unsettled accounts that are repeatedly unpaid may be sent to collections. You may be dismissed from the practice and will be asked to find a new physician.

To help you understand your insurance responsibilities further please review the different kinds of insurance plans that you may belong to. If you have questions please call your insurance or our clinic before your appointment date.

COMMERCIAL INSURANCE

Fee for Service also known as **Indemnity** or "80%/20% or 90%/10% coverage." Payment is expected for all office visits, injections, and other charges at the time of the office visit. We suggest that you call your insurance company ahead of time to determine deductibles and coinsurance. We will file an insurance claim as a courtesy to you only if payment in full is made for the date of service for all non-cosmetic claims.

HMO & PPO PLANS WITH WHICH WE HAVE A CONTRACT

If the services you receive are covered by the plan: All applicable copays and deductibles are requested at the time of the office visit.

If the services you receive are not covered by the plan: Payment in full is requested at the time of the visit. We suggest that you call your insurance company ahead of time to determine copays, deductibles, and non-covered services for you.

If your plan requires a referral and our office does not have a referral on file for you at the time of your visit, you will be required to reschedule for all services and treatments.

HMO WITH WHICH WE ARE NOT CONTRACTED, OR MEDICARE HMO

Payment is expected in full for office visits, injections, and other charges at the time of the office visit. (We will provide the necessary information for you to file your claim directly with the insurance company.)

POINT OF SERVICE (POS) PLAN OR OUT OF NETWORK PPO

Payment is expected of the deductible, copay, non-covered services—at the time of the visit. We suggest that you call your insurance company ahead of time to determine benefits, copays, deductibles, and non-covered services.

MEDICARE

If you have Regular Medicare, and have not met your deductible, we ask that it be paid at the time of service. Any services not covered by Medicare are requested at the time of the visit. If you have Medicare as primary, and also have secondary insurance (Medigap): payment is necessary at the time of the visit. If you have Medicare as primary, but no secondary insurance: Payment of your 20% copay requested at the time of the visit.

NO INSURANCE

Payment is expected in full at the time of the visit. If the total cost of the visit is not able to be determined, you will be asked to make an estimated payment and will be billed or credited the difference. We will work with you to settle your account. Please ask to speak with our staff if you need assistance or regarding an extended payment schedule.

WORKERS COMPENSATION INSURANCE

Payment is expected in full at the time of the visit. If the total cost of the visit is not able to be determined, you will be asked to make an estimated payment and will be billed or credited the difference. We will work with you to settle your account. Please ask to speak with our staff if you need assistance or regarding an extended payment schedule. Our office does not take worker's compensation insurance. You will be required to pay your balance at the time of service.

COSMETIC PROCEDURES

All cosmetic consult charges with providers are due at the time of services. The charge for a cosmetic consult can range from \$100–150.00. Each cosmetic service can be charged as a separate and distinct cosmetic consult charge. All new cosmetic procedures require a cosmetic consult with a provider. Advance notice of cancellation is required. If you fail to show up for your cosmetic procedure or do not provide greater than 48 hour notice of a cancellation, partial or full cost of the procedure will be assessed.

Remember this is only meant as a guide. Please check with your insurance company for more details. Also, please feel free to contact our billing department should you have any questions regarding this financial policy.

Thank you

The bottom half of the page features several light gray geometric shapes, primarily triangles of various sizes and orientations, scattered across the white background. These shapes are positioned in the lower right and bottom center areas, creating a modern, abstract design element.