

Insurance and Financial Policies

SCD has put these policies and procedures together to make your healthcare experience as smooth and cost-effective as possible.

Insurance Information

- **Bring your insurance card:** Please have your current insurance card with you every time you visit.
 - **Know your benefits:** It's a good idea to understand your insurance coverage and benefits.
 - **Accepted Insurances:** South Coast Dermatology accepts most major insurance plans. If you have questions about whether we accept your specific health plan or if there are special requirements (i.e., referrals), please call our billing office at **781-413-2525** (Monday-Friday, 8 a.m. - 4 p.m.).
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Referrals

- **Your Responsibility:** It's essential to be familiar with the health plan coverage you've chosen, as we can't be experts on every plan.
 - **HMO Plans:** All HMO plans **require a referral from your Primary Care Physician (PCP)** for your health plan to cover services.
 - **Obtain Authorization First:** It's your responsibility to contact your PCP for authorization and confirm a referral is in place **before** your appointment. If you don't have a valid referral, your insurance may deny coverage, and you'll be responsible for the cost of services.
 - **Covered Services:** Not all services provided at South Coast Dermatology may be covered by your plan. Please understand what services are covered by your insurance. You may be asked to sign a referral waiver, allowing us to bill you directly if services are denied due to lack of a referral or coverage.
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Self-Pay Patients

If you are a self-pay patient, please be prepared to make payment in full at the time of service. This includes:

- Co-payments and deductibles from your health plan.
- Out-of-pocket costs for non-covered services (you may need to sign a non-covered waiver, allowing us to bill you directly).
- Any prior balances.

For your convenience, we accept **cash, checks, and credit cards.**

Billing Procedure & Policy

- **Monthly Statements:** Patient statements are sent out monthly. Information on payment plans is available upon request.
 - **Payment Due:** Unless a prior payment plan has been agreed upon, all balances are due within **30 days** of receiving your statement from South Coast Dermatology.
 - **Collections:** If your balance hasn't been paid 90 days after receiving the first statement, your account may be turned over to a collection agency.
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Missed Appointments

Due to high demand, South Coast Dermatology has implemented a "No-Show" \$50 fee for missed appointments. To avoid this \$50 fee, please call our office at least **24 hours before** your appointment to cancel. This allows us to offer your appointment time to another patient.

Minors

Any patient under the age of 18 must be accompanied by a parent or guardian (over 18). We cannot provide services to a minor without proper authorization and the necessary signature for treatment.

Prescriptions

- **Prescription Phone Line:** Please call **781-335-9700, option #4.**
- **Processing Time:** For new prescriptions, refills, or questions about prior authorizations, please allow **48 to 72 hours for processing.**
- **Voicemail Information:** When leaving a message on our prescription voicemail line, please include:
 - Patient's full name (please spell it) and date of birth.
 - Name of the prescribing physician.
 - Medication name, including strength, directions, and quantity.
 - Name and phone number of your pharmacy, or specify if you'll be picking up the prescription from our office.
- **Mail-Away Pharmacies:** Missing information for mail-away pharmacies will cause delays.

- **Annual Visit Requirement:** Please note: If you haven't been seen in our office within a year, your refill request may be denied until you schedule a follow-up visit.
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