

Welcome to Legacy Dermatology Group!
We appreciate the opportunity to take excellent care of you and your family.

2026 Financial Policy

IDENTIFICATION and DOCUMENTATION: All patients must complete the required patient information forms, consents & provide a valid ID and medical insurance card prior to evaluation by a physician or other health care provider. These documents must be updated annually.

CHARGES: All co-payments, deductibles and charges for cosmetic services are required to be paid in full at the time of service. Applicable co-pays may be collected at check-in. As a courtesy to you, LDG will bill medical insurance for medical services. Patients are responsible to pay any remaining balances in a timely manner including uncovered services. For services which are denied by medical insurance, payment will be billed to patients directly and patients accept full responsibility for the balances due after insurance processing.

Due to the increasing burden of payors reducing reimbursement while increasing labor, the following fees will apply: Credit card processing fees of 3.5% for in office payments and prior authorization fees of \$25.

PAYMENT ON FILE POLICY: All balances are due at the time of service. Regardless of insurance coverage, all patients are required to have a valid credit card, HSA or e-check on file with LDG to cover remaining balances. Credit cards are securely stored in your secure, HIPAA compliant cloud based electronic medical record database and card numbers are not visible to staff. Patients will be notified via email with a patient portal notification or text message 5 days before charging balances. Statements can be found on your secure patient portal.

By signing this policy, you authorize LDG to charge the payment on file for balances due. For patients whose payment methods decline, LDG will notify them via phone, text and/or email of payment declination. Declined credit cards will be subject to a late fee of \$25.00.

PAST DUE BALANCES: Patients that have an unpaid balance beyond 4 months of 1st notification of payment due will have their account placed with an external collection agency. A 35% service charge will be added to the unpaid patient balance to cover collection costs as well as a \$25 processing fee. Patients who fail to pay the collection agency in a timely manner may incur additional fees including reasonable attorney fees if incurred by the collection agency. A \$25 fee will be processed for

disputed payments and overdraft check fees. Patients who fail to pay their LDG debt will be dismissed from the practice.

COSMETIC PROCEDURES: Due to the specialized nature of our medical practice, LDG provides some services that are not covered by medical insurance plans. It is the patient's responsibility to know what is covered under their insurance plan. LDG does not submit cosmetic procedure claims to medical insurance. If a procedure is performed, and insurance considers it cosmetic, the patient will be held responsible for the charges at the time of service.

REFERRALS: Patients who are covered under HMO health insurance plans are responsible for obtaining the required referral prior to the office visit. Failure to obtain a referral renders the patient responsible for all charges pertaining to the medical visit.

MINORS: The adult accompanying a minor (or the parent/guardian) is responsible for full payment of all copays and deductibles, and for maintaining a form of payment on file for minor. For unaccompanied minors, non-emergency treatment will be denied unless payment has been pre-authorized verbally or in writing.

NO-SHOW POLICY: Patients who fail to arrive for their appointment deprive others of medical attention. Patients will be charged a \$50 fee for any scheduled appointments or \$100 for any procedure (including surgery) that is not canceled or rescheduled at least 24 hours prior to the appointment time. Patients who do not arrive for their scheduled appointments more than once may be referred to another practice.

INSURANCE and NETWORK PARTICIPATION: LDG reserves the right to notify your health insurance company of nonpayment of patient insurance fees such as copays, coinsurance, remaining balances and deductibles that apply. Also, network participation changes often and patients are ultimately responsible for knowing their network status. The providers at LDG do not participate with Medicaid.

Protected Health Information and Privacy Policy

Legacy Dermatology Group Notice of Privacy Practices can be found at :
<https://legacydermatologygroup.com/wp-content/uploads/2023/12/LDG-Notice-of-Privacy-Practices-2024.docx.pdf>

I acknowledge that I have received Legacy Dermatology Group's Notice of Privacy Practices, Effective April 1, 2023.

Consent for Treatment and Communication

CONSENT FOR EXAMINATION: I understand an examination will be necessary and I consent to the partial or complete examination as part of my medical care. I understand the findings will be provided to me with recommendations. The responsibility for any follow-up examination to check abnormalities found and treated, lies with me and not Legacy Dermatology Group. I understand that my providers cannot make treatment recommendations or quote pricing without an official examination.

CONSENT FOR PHOTO DOCUMENTATION: I consent to the use of photo documentation as part of my protected health information. Photos of my progress and disease state may be used to communicate details between providers, track progress and verify details of procedures.

CONSENT FOR TREATMENT: I hereby consent to and authorize the administration of all diagnostic and therapeutic treatments, including biopsies and cryosurgery, that may be considered advisable or necessary in the judgment of Legacy Dermatology Group. No guarantee or assurance has been given by anyone as to the results that may be obtained by such treatments.

I consent to abide by any office policies that are mandated by the CDC, local health department in the case of a public health crisis.

CONSENT FOR ELECTRONIC COMMUNICATION: I hereby consent and state my preference to have my physician and other staff at LDG communicate with me by email or standard SMS messaging regarding various aspects of my medical care, which may include, but shall not be limited to: appointments, practice updates, information and billing statements, reminders, and post op care. I further understand that email and standard SMS messages are not secure methods of communication, and using these methods may increase the risk of my private health information being intercepted and read by a third party. I agree to take responsibility for my healthcare by using my HIPAA compliant portal when discussing specific treatment, procedures or prescriptions. Furthermore, I understand that if I choose to unsubscribe to these notifications, I am choosing to miss important messages from my healthcare provider.

CONSENT FOR INFORMATION LEFT ON VOICEMAIL: I hereby consent to telephone messages regarding my appointments, prescription renewals, lab results and other

protected health information being left on my personal voicemail for the phone numbers I provide. In addition, I understand that it is my responsibility to notify LDG of any changes in my telephone number, and if I am unreachable at the phone number provided, my care and prescription communication may be affected.

HEALTH AND SAFETY

LDG will follow any CDC and Oakland County Health Department health mandates that apply to medical offices as they pertain to the safety and health of our patients and employees. I hereby consent to follow any mandates above as required by LDG.