

**The office of Betsy McCarley Billys M.D.
Dermatology**

Financial Agreement and Policy

New and return patients are expected to pay for visits in full on the day of the service. Depending on your insurance, the appropriate co pay and/or uncovered portion of deductible is treated as due and payable. Any overpayment will be refunded in a timely manner. For those with insurance policies for which I am not a provider, full payment is due at the time of your visit. A bill will be generated for you so that you may bill your insurance company. If full payment is not possible, please make other arrangements with the Billing Department.

It is important to realize that the service for which you are billed was rendered to you or your family and not your insurance company. Thus, you are ultimately responsible for it even if your insurance company fails you. Insurance companies deny payment for a variety of reasons including, but not limited to, "medically unnecessary" or cosmetic procedures, non-covered services", time period within which services are rendered, and "experimental" treatments. In the event of insurance companies non-payment we, the undersigned commit to full payment for the rendered services. If your total bill exceeds your capacity to pay in a short period of time, financial arrangements can be arranged. Visa or Master Charge may be used for payment, In the event payment is not received within ninety (90) days of service. we, the undersigned , authorize us of our Master Charge, Visa or other credit card for payment.

I have read, understood and accept the above financial agreement and policy in its entirety.

Patient or responsible person

Date