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## FINANCIAL POLICIES

**Your insurance is a contract between you and your carrier.** All health care plans are not the same and do not cover the same services at the same payment schedule. Due to the large number of plans we deal with, we cannot assure you that any specific amount of any charge will be covered. This information is best obtained by calling your insurance carrier and knowing the details of your plan.

Deductible, co-payment, and “non-covered” amounts are the responsibility of the patient. They are due at the time of service, if known in advance, or at the first billing, at the discretion of the Practice. Please do not ask us to waive co-payments or deductibles, as this is a violation of the contract between the Practice and your insurance carrier.

**VERY IMPORTANT: If your insurance requires a referral, it is your responsibility to obtain that referral.** It is not the responsibility of our front desk staff to obtain your referral from your primary care physician. We will do our best to let you know if your referral has run out or if we have not received a referral for your visit, but this is ultimately the responsibility of the patient. If your policy stipulates that you need a referral, and you have not obtained one, we will give you the option of rescheduling your visit or signing a waiver stating that you will be responsible for all charges.

**Please be sure that your insurance carrier will permit you to see us.** This is especially true for PPO and HMO networks.

“Usual, customary, and reasonable” is a term used rather broadly in the insurance industry today. We are bound by contractual agreements to accept negotiated charges with some carriers, but this does not apply to all insurance carriers. In some cases, there may be a difference between our charge and what your insurance carrier deems “customary”. Unless we are instructed by your insurance carrier to write off that difference, the balance will be your responsibility.

If you have no health insurance, all charges are directly due from you. We will gladly arrange a payment plan with you, if you cannot pay for all charges at the time of your visit.

Accounts that are sent to our collection agency will be assessed a collections fee of up to 40% of your overdue balance. You will be responsible for this fee in addition to the balance on your account.

We reserve the right to charge a \$35 fee for missed appointments that are not cancelled within 24 hours.

Returned checks will be assessed a fee of \$25.00

I have read the above financial policy and agree to the terms set forward by Dermatology Specialists.

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*General Dermatology • Mohs Micrographic Surgery*

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