

## Billing Policy

### 1. Introduction

Pinnacle Plastic Surgery, Pinnacle Dermatology, and PURE Medical Spa are committed to transparent billing and exceptional patient care. This policy explains how charges are processed, when payment is collected, and what to expect if a balance remains. It applies to all services provided by our practices, regardless of location.

### 2. Insurance Billing

- **Benefit Verifications vs. Guarantee of Payment**

Verifications (or “quotes of benefits”) are estimates, not guarantees. Your insurer’s Explanation of Benefits (EOB) determines actual coverage. You remain responsible for any portion of a claim denied or partially paid by your plan.

- **Patient Responsibilities**

- Verify your plan’s copays, coinsurance, and deductible before each visit.
- Confirm any required prior authorizations or referrals (see Section 4).
- Be prepared to pay copays or estimated patient-responsible amounts at check-in.

- **Appeals / Disputed Claims**

If your insurer denies coverage, contact our Billing Office immediately. We can provide clinical documentation or assist with an internal appeal. Until an appeal is resolved, any unpaid portion remains your responsibility.

### 3. Flat-Fee Schedule (Self-Pay or Out-of-Network Patients)

- We offer a flat-fee schedule for patients paying out-of-pocket or whose plans are not accepted.

- **Estimates Upon Request**

- Patients wishing to self-pay may request a written estimate in advance. Our staff can provide a breakdown of anticipated charges for procedures or treatments.

- Because these fees change periodically, we do not publish specific numbers in this document. Instead, please call or email our Billing Office to obtain the current rate for any service.

- **Payment at Time of Service**

- All flat-fee (self-pay) balances are due in full at check-in.
- If additional services (e.g., laboratory tests, pathology) are added during your visit, those will be billed separately afterward (see Section 5).

### 4. Referrals

- **When a Referral Is Required**

- If your insurance plan mandates a formal referral or authorization for plastic surgery, dermatology, or medical spa services, you must obtain and present it prior to your appointment.

- Without a valid referral, services may be delayed or rescheduled, and you accept full financial responsibility for any fees incurred on that date.

- Coordination Assistance
  - Our office can assist by contacting your primary care provider's office for referral requests. However, you remain responsible for ensuring the referral is in place before your scheduled service.

## 5. Biopsies & Laboratory Services

- Separate Lab Billing
  - If a biopsy or other specimen is collected, that sample is sent to an independent pathology laboratory. The laboratory will bill you directly for their professional interpretation.
  - You are responsible for any pathology charges not covered by your insurance.
- Ancillary Testing
  - Additional tests—such as immunohistochemistry, special stains, or molecular studies—may incur extra charges from the pathology lab. Our team will notify you if further testing is recommended and provide any necessary documentation to your insurer.

## 6. Account Balances & Collections

- Insurance-Adjudicated Balances
  - After your insurance processes a claim, you are responsible for any remaining deductible, coinsurance, or denied services within 30 days of the EOB date.
  - Monthly statements are mailed to the address on file. If you dispute a charge, notify our Billing Office in writing within 15 days of the statement date.
- Self-Pay Balances
  - Patients without insurance or those electing to self-pay for elective services must pay the entire balance at check-in.
  - Future appointments cannot be scheduled unless the account balance is at zero.
- Payment Plans & Credit Options
  - We do not offer in-office interest-free payment plans. Patients may apply for third-party healthcare credit cards (e.g., CareCredit) to finance balances over time. For details or assistance with the application process, please contact our Billing Office.
- Delinquent Accounts
  - Balances not paid or placed on a credit-card payment plan within 60 days of the first statement date will be referred to an external collections agency.
  - A collections fee (up to 25% of the outstanding balance) may be added if the account is turned over for collection.

## 7. Cancellation / No-Show / Late Arrival Policy

| Appointment Type                                           | Advance Notice Required                     | Fee if Late/No-Show/<br>Insufficient Notice                                                                                                                                                |
|------------------------------------------------------------|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Regular Clinic Visits<br>(Dermatology, Plastic<br>Surgery) | 48 business hours (2 full<br>business days) | \$100 (not covered by<br>insurance) if you fail to<br>cancel or no-show.<br><br>Example: For a Thursday 2<br>PM appointment, cancel by<br>Tuesday 2 PM.                                    |
| Office Procedures (e.g.,<br>biopsy, excision)              | 5 business days                             | \$500 (not covered by<br>insurance) for cancellations<br>within less than 5 business<br>days or no-show.                                                                                   |
| Hospital/ASC Surgery<br>(Insurance Case)                   | 10 business days                            | \$1,000 (not covered by<br>insurance) for cancellations<br>within less than 10 business<br>days or no-show.                                                                                |
| Cosmetic Surgery (Out-of-<br>Pocket)                       | 21 calendar days (3 weeks)                  | 50% of the surgeon's fee if<br>canceled fewer than 21 days<br>before the scheduled date.<br>Remaining 50% is applied as<br>a credit toward future<br>services and expires after 1<br>year. |
| Late Arrival (> 5 minutes)                                 | N/A                                         | Appointment may be<br>rescheduled at the office's<br>discretion. No fee if<br>rescheduled same day;<br>otherwise, the \$100 fee for a<br>clinic visit applies.                             |

- Definitions & Examples

- Business Day: Monday–Friday, excluding observed holidays.
- Observed Holiday Example: If your appointment is on Monday, July 7 (office closed July 4), a 48-business-hour notice means cancel by 2 PM on Thursday, July 3.
- Late Arrival: If you arrive more than 5 minutes after your scheduled time, the provider may see another patient first. If there is no time remaining, your appointment will be rescheduled, and a fee may apply as noted above.

- Fee Collection & Appeals

- Cancellation/no-show fees will be charged to the card on file within 5 business days. If you believe a fee was assessed in error (e.g., documented medical emergency), submit a written appeal to our Billing Office within 7 days of the fee date.

- Repeated No-Shows / Cancellations
  - Patients with multiple late-cancel or no-show incidents may be asked to provide a deposit before scheduling future appointments.

## **8. Chargebacks & Returned Check Fees**

- A returned check or credit card chargeback will incur a \$35 administrative fee plus any bank fees passed on to our practice.
- Future visits may require payment by cash or cashier's check until the account is brought to good standing.
- If you anticipate difficulty covering a returned check/chargeback fee, contact our Billing Office within 5 business days to arrange prompt payment.

## **9. Consultation Fee Policy**

- Medical Spa Consultations
  - Consultation Fee: \$100.
  - If you schedule and pay for a spa treatment/procedure on the same day as the consultation, the \$100 fee is waived.
- Injectable and Laser Consultations
  - Consultation Fee: \$200.
  - If you proceed with an injectable or laser treatment (e.g., Botox, dermal fillers) on the same day, the \$200 fee is credited toward your treatment cost.
- Cosmetic Surgery Consultations
  - Initial Consultation Fee: \$200.
    - If you book and pay your surgical deposit within 30 days of the initial consultation, the \$200 fee is credited toward your surgery balance.
  - Second-Opinion Consultation Fee: \$500.
    - If you book surgery and pay the deposit within 30 days of the second-opinion visit, the \$500 fee is credited toward your surgery balance.
- Refunds/Credits
  - Consultation fees credited toward a procedure will appear as a line item on your final estimate or invoice.
  - If you cancel your consultation within 24 hours of booking and have not received any service, the consultation fee will be refunded to the original payment method within 5 business days.

## **10. Additional Information & Resources**

- Accepted Payment Methods
  - Visa, MasterCard, Discover, American Express, Cash, Check, CareCredit, and most major health savings accounts (FSA/HSA).
- Online Patient Portal & Payments
  - You may pay securely online or set up recurring payments through our patient portal or contact [billing@PinnacleMD.com](mailto:billing@PinnacleMD.com) for assistance.

- Financial Assistance / Hardship
  - We do not offer in-house payment plans. Patients experiencing financial hardship may explore healthcare credit card options (such as CareCredit) to finance balances over time.
- Multi-Location Coordination
  - If you receive services from more than one location on the same day (for example, a plastic surgery consult in Bluffton and a medical spa treatment in Beaufort), please notify both front desks. We will coordinate billing so you receive a single statement when possible.
- Patient Assistance & FAQs
  1. What is a deductible?
    - A deductible is the amount you must pay out of pocket before your insurance begins to cover services.
  2. Why didn't my insurance pay the full amount?
    - After we submit a claim, your insurer may apply your deductible, coinsurance, or deny certain procedures. Your EOB explains these adjustments.
  3. Can I pay with CareCredit?
    - Yes. You can apply online or in our office for a healthcare credit card to finance your balance.
  4. What happens if I need to cancel surgery due to a medical emergency?
    - Contact us as soon as possible. We will work with you to reschedule without penalty, provided you can supply documentation of the emergency.

## Document Maintenance

- This Billing Policy is effective June 5<sup>th</sup>, 2025 and supersedes all prior versions.
- For the latest updates (e.g., fee changes, provider locations), refer to the internal Billing Office reference or contact [billing@PinnacleMD.com](mailto:billing@PinnacleMD.com).