



## FINANCIAL POLICY AND AGREEMENT

Our office is committed to providing excellent, affordable medical care. You have the right and responsibility of knowing the cost of your medical treatment. Should you be a cash patient, we may not ask for full payment at the time of service, although you will remain responsible for the full payment of all fees for services provided. If you have health insurance, we bill your insurance company directly, and you will be responsible for co-payments, coinsurance, deductible, and/or non-covered amounts. For your convenience, our office accepts personal checks, credit cards, and cash. Please read the following carefully, as it outlines our financial policy. It is important that insurance patients understand how insurance billing works. Insurance companies require us to break down every component of your office visit into universal, numerical procedure codes, and charge for each code. The insurance companies will arbitrarily change, combine, and disallow procedure codes, and then apply their company's individual fee schedule. The result is the insurance company's determination of "reasonable and customary" charges - the amount they are willing to cover. The insurance company reduces the fees according to your individual policy's which applies amounts to your annual benefits (including co-payments, coinsurance, or deductible). This method of billing, designed by the insurance industry, forces us to bill at full price procedure codes. Your insurance carrier will process the claim and determine reimbursement rates. Claims may also be denied depending on your benefits. By contracting with your insurance company, we are required to write-off the difference between the billed amount and the contracted amount ("reasonable and customary"). You will be billed for co-payments, coinsurance, or deductible. If we do not have a contract with your insurance carrier, you are responsible for the amount in full. We are required by all insurance carriers to collect from patients co-payments, coinsurance, or deductible amounts. These fees can be reduced only in those cases where true financial hardship can be demonstrated. If you feel that you are in a position of financial hardship, please discuss your financial hardship with our patient account supervisor. In the unlikely event you stop payment, are notified of Non-Sufficient Funds or your account is turned over to Collections, you will responsible for all related costs.

I have read and understand Premier Dermatology Associates of Orange County/Susan Cox MD, Hui-Kyung Tina Kim MD, and Melissa Watcher MD financial policy as outlined above. The following constitutes an agreement between the undersigned patient/guarantor and Premier Dermatology Associates of Orange County/Susan Cox MD, Hui-Kyung Tina Kim MD and Melissa Watcher MD I request payment to be made directly to them of all medical benefits otherwise payable to me for services rendered. I understand any final obligations for payment are mine. Any portions of my bill not paid by insurance are my responsibility and are due and payable upon demand. I hereby authorize Premier Dermatology Associates of Orange County/Susan Cox MD, Hui-Kyung Tina Kim MD and Melissa Watcher MD, to release all information necessary to secure payment of benefits.

Patient Legal Name (please print clearly): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
(Parent/guardian if patient is a minor)



**Patient Consent for use and Disclosure of Protected Health Information and Notice of Privacy Practices (HIPAA)**

SUSAN COX, MELISSA WATCHER, HUI-KYUNG TINA KIM M.D.'S (THE PHYSICIANS)

The Physicians may use and disclose protected health information about me to carry treatment, payment and healthcare operations. The Physicians' Notice of Privacy Practices is available for my review and for a more complete description of such uses and disclosures, prior to signing this consent. I may obtain a copy of the Notice of Privacy Practices and any revisions thereof, upon my request.

There are some ways in which my personal information may be used or disclosed by The Physician: The Physicians may call my home or cell phone and leave a message on voice mail for such as appointment reminders, insurance items and any calls pertaining to my clinical care, including laboratory results among others.

The Physicians may mail to my home any items that assist the practice in carrying out normal business operations, such as appointment reminder cards, insurance correspondence and patient statements.

I have the right to restrict how the practice uses or disclose my information to carry out business operations. However, the practice is not required to agree to my restrictions. If they do, I understand that reasonable requests will be accommodated, but they cannot guarantee that the requested will be fulfilled.

By signing this form, I am consenting to the Physicians' use and disclosure of my personal health information and to carry out treatment, payment and healthcare operations and acknowledging the Physicians' Notice of Privacy Policy effective April 14, 2003

I may revoke my consent in writing except to the extent that the practice has already made disclosure in reliance upon my prior consent. If I do not sign this consent, the physicians legally will not be able to treat me. I may request a copy of this Disclosure if I desire.

\_\_\_\_\_  
Patient's Name (Please Print)

\_\_\_\_\_  
Signature of Patient or Legal Guardian

\_\_\_\_\_  
Print Name of Legal Guardian

\_\_\_\_\_  
Date

**PHOTO CONSENT**

We may be taking pictures **FOR INTERNAL USE ONLY**. You have the choice to opt out.

Choose one: Yes  I do give permission for pictures to be taken of me.

No  I do not want pictures taken of me.

Signature below confirms your choice listed above,

\_\_\_\_\_  
Signature Print Name Date



**PATIENT REGISTRATION  
GENERAL INFORMATION**

\_\_\_\_\_  
LAST NAME FIRST NAME M.I.

\_\_\_\_\_  
DATE OF BIRTH SEX: M  F  SOCIAL SECURITY NUMBER

MARITAL STATUS: Married  Single  Divorced  Widowed  Domestic Partner

**HOME ADDRESS**

\_\_\_\_\_  
Street Address City State Zip Code

(\_\_\_\_\_) \_\_\_\_\_  
Primary Phone Number Secondary Phone Number

\_\_\_\_\_  
Employer (\_\_\_\_\_) \_\_\_\_\_  
Work Phone

PARENT/GUARDIAN NAME \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

SOCIAL SECURITY NUMBER (Parent/Guardian) \_\_\_\_\_ DOB (Parent/Guardian) \_\_\_\_\_

Primary Language: \_\_\_\_\_

ETHNICITY: Hispanic  Not Hispanic  Other

RACE: American Indian/Alaska Native  Asian  White  Black/African American   
Native Hawaiian Other Pacific Islander

WOULD YOU LIKE TO RECEIVE EMAIL UPDATES REGARDING YOUR APPOINTMENT? Yes  No

EMAIL ADDRESS: \_\_\_\_\_

**How did you hear about our office?**

Previous patient  Orange Office  Silverberg's Office  Search Engine  Yelp  Hoag Hospital   
Insurance  \_\_\_\_\_ Worker's Comp.  Advertisement  Yellow Pages   
Physician  \_\_\_\_\_ Friend/Family  \_\_\_\_\_  
Other  \_\_\_\_\_

Do you have an Advance Directive: \_\_\_\_\_ Yes \_\_\_\_\_ No

May we leave detailed messages regarding results or any other messages? Yes \_\_\_\_\_ No \_\_\_\_\_

Who else can we speak to regarding your results \_\_\_\_\_ Relationship \_\_\_\_\_

**In case of an emergency, who may we contact?**

\_\_\_\_\_  
Name Relationship Phone

I, the undersigned, assign directly to Premier Dermatology, Susan Cox M.D, Hui-Kyung Tina Kim M.D. and Melissa Watcher M.D, all medical benefits if any, otherwise payable to me for services rendered. I understand that I will be required to present my health insurance card and driver's license to ensure coverage and identity. I hereby authorize the doctor to release all information necessary to secure payment of benefits. I understand that I may elect to change health care providers at any time.

Signature \_\_\_\_\_ Date \_\_\_\_\_