

**MARY L. LINDAE, M.D.**  
Diseases and Surgery of the Skin  
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## **OFFICE FINANCIAL POLICY**

In the last few years the paperwork involved in billing for medical services has become almost overwhelming. In order to keep down the considerable expense caused by administrative red tape and payment delays, we ask your cooperation with the following rules:

### **CASH PAYMENT:**

Since billing and mailing of statements is a very expensive process, we request that the office fee be paid at the time of service. In this manner, we can all cooperate to keep under control the cost of medical care.

### **INSURANCE PATIENTS:**

We bill patient's primary and secondary insurance as a courtesy and at no charge. Patients enrolled in insurance plans with which we have a contractual agreement are asked to pay their co-payment and any applicable deductible amounts at the time of service.

While our office bills insurance the patient is responsible for the office fee. If there is a balance due after your insurance claim has been processed, you will be responsible for the balance and a statement will be sent to you.

### **MEDICARE PATIENTS:**

We accept the fees assigned by Medicare. Medicare pays us 80% of those fees within about six weeks if you have met your deductible for the current calendar year. If you have a secondary insurance that should cover your 20% share of the fees, please present your insurance card. In many cases Medicare automatically submits the claim to the secondary. If there is a balance due after Medicare and the secondary has processed the claim, you will be responsible for the balance and a statement will be sent to you. If you do not have a secondary insurance or have not met your deductible, please be prepared to pay us your co-payment and any applicable deductible amounts at the time of service.

### **NOTE TO ALL PATIENTS:**

Please do not hesitate to call (559) 432-8852 if you have further concerns. The staff is here to help you.

The cost of an initial visit will depend upon the complexity of the problem. If a skin biopsy needs to be taken to assist in the diagnosis, there will be additional charges for performing the biopsy and analyzing the tissue under the microscope. Surgical fees will be discussed when scheduling surgery and during pre-op evaluations.

Please remember that even with insurance coverage you are ultimately responsible for your bill. Although we will do our best to help, problems with insurance payments, that may occasionally arise, are disputes between you and your insurance company.

Thank you for your cooperation.