

**WHAT IS YOUR POLICY FOR TREATING INDIVIDUALS WHO TRULY CANNOT AFFORD TO PAY FOR THEIR OWN CARE?**

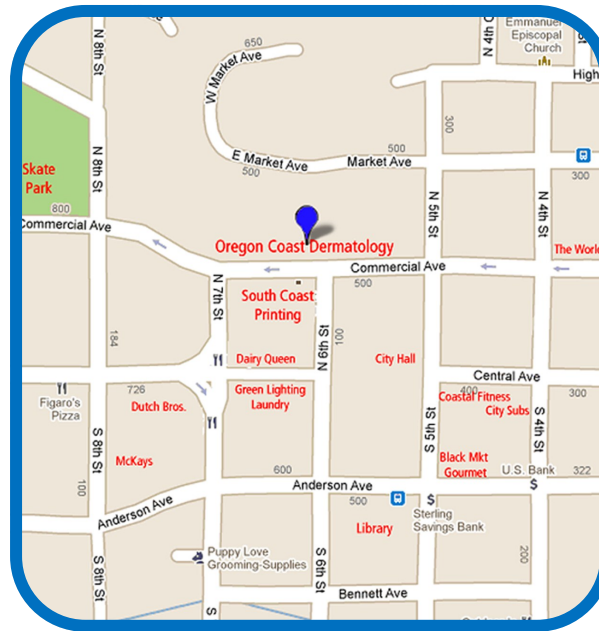
For established patients known by Dr. Brown to have financial hardship, we will set aside time each month to provide visits for a flat \$10 fee. Visits will be limited to a maximum of 15 minutes and will only cover medically-necessary services. Visits will not include laser or cosmetic treatments. Visits that require level III procedures will be dealt with on an individual basis.

**ARE THERE EVER ANY OTHER FEES?**

Occasionally, there may be an additional fee for staff time, administrative work, or other extra tasks that are done on your behalf. We will inform you any time extra fees are involved.



***Omnia pro aegroto !***



**Oregon Coast Dermatology**

620 Commercial Ave.  
Coos Bay, OR 97420

Phone: (541) 267-0347  
Fax: (541) 266-7328  
E-mail: [admin@oregonderm.com](mailto:admin@oregonderm.com)  
Website: <http://www.oregonderm.com>



**Payment Policy**



Tele: (541) 267-0347

# OREGON COAST DERMATOLOGY PAYMENT POLICY

## WHAT IS THE OREGON COAST DERMATOLOGY PAYMENT POLICY ?

We require you to pay immediately after you are seen and treated by the doctor. We do this to keep the cost as low as possible for people who don't have insurance, or who have yet to reach their insurance deductible for the year, or who want something done that may not be covered by insurance.

## HOW DO I PAY ?

You may pay with cash or a credit/debit card.

## WHAT IF I HAVE INSURANCE ?

If you have insurance (with the exception of Medicare, Medicaid or TriCare), we will be glad to provide a medical claim for you to file with your insurance company. Please note, however, we cannot guarantee you that your insurance company will reimburse you for this visit. All questions regarding your insurance reimbursement should be directed to your insurance carrier.

## HOW MUCH WILL I HAVE TO PAY ?

There is a list of charges under our fee schedule. You will be billed for the time spent treating you. Procedural services (Level II and Level III) are more loosely based on time because there are other factors involved. Since we do not have to pay for the overhead associated with insurance, our fees will be very reasonable. If there is any question, we will be glad to quote you an estimated price before the doctor sees you.

## WHAT IF I DON'T HAVE THE MONEY TO PAY TODAY ?

Without exception, we expect payment at the time of service. Please do not make an appointment if you are unable to pay for your care at the time you receive it. If you do not have the means to pay for truly medically necessary treatment, and you are an established patient of Dr. Brown, please contact our staff. You may qualify for discounted medical care. Such care is provided solely at the discretion of Dr. Brown. There will still be a fee involved, even if it is very low.

## WHAT IF I HAVE SCHEDULED MORE TIME THAN WHAT I USE? WILL I HAVE TO PAY FOR ALL OF IT ?

Usually no. In general we will only bill you for the total time we spend on your visit. However, we reserve the right to bill for short notice cancellation of services.

## WHAT IF I HAVE MEDICARE, MEDICAID OR TRICARE ?

We do not participate in any government health care programs. If you have Medicare, Medicaid, TriCare, or OHP, the government requires you to sign a form before being seen by us. Unlike private insurance companies, Medicare, Medicaid, TriCare, and OHP will not pay for medical services to physicians who do not participate in their programs. Since Oregon Coast Dermatology has decided to opt out of government health care, the government will not pay for any medical care given at this office. We do not work for the government; we work for you.

## WHAT IS YOUR POLICY REGARDING PROFESSIONAL COURTESY ?

Treating fellow physicians and family members for free is a lovely old tradition of taking care of each other. This has changed over the years due to involvement of insurance. We have decided instead to give everyone the same reasonable price, instead of giving the lowest rate to those who can most easily afford care. Also, we provide a lot of services that are cosmetic in nature, or at least not truly medically necessary, and we don't believe that these services should be free or discounted.