

# Payment and Collection Policy

Effective October 1, 2024

At Ecker Dermatology, we are committed to providing high-quality care while maintaining transparency around billing and payment. The following outlines our financial policy in accordance with Minnesota state law.

## Payment Expectations

Payment is due at the time of service unless other arrangements have been made. We accept credit/debit cards, HSA/FSA cards, checks, and electronic payments. After your insurance processes your claim, any remaining balance will be billed to you.

## Payment Plans

If you are unable to pay your full balance, we offer reasonable monthly payment plans based on your income and ability to pay. We also offer Care Credit. To continue scheduling medically necessary appointments, we may require that you:

- Begin a payment plan, and
- Remain in good standing with agreed monthly payments.

We will work with you to set a fair and manageable plan. Please contact our billing department to discuss your options.

## Collections

If your account becomes delinquent and we are unable to resolve it with you directly, we may refer it to a third-party collection agency. Collection agencies working with us must comply with all applicable state and federal laws. We do not report medical debt to credit bureaus under any circumstances.

## Legal Action

If balances remain unpaid despite reasonable efforts and payment options, we reserve the right to pursue legal action to collect the debt. This may include court proceedings and, if awarded, wage garnishment or other legal remedies.

## No Denial of Emergency Care

We will never deny medically necessary emergency care due to inability to pay. We ask, however, that patients engage with us early and honestly about any financial concerns so we can help avoid disruptions in care. Questions or Concerns? We are here to help. If you have any questions about your bill, insurance coverage, or setting up a payment plan, please contact our billing team at [info@eckerderm.com](mailto:info@eckerderm.com), or 952-222-8149.