



## Financial Policy for Self-Pay and Commercial Patients

At Vanguard Skin Specialists, we are committed to providing transparent, compassionate care. Our goal is to ensure you feel informed and supported throughout your care journey.

### **Cost Estimates**

While we strive to provide estimated fees for our most common procedures, please be aware that full cost estimates may not be available until after your consultation with a provider. If you are scheduled for a surgical procedure, we will provide you with a cost estimate in advance to help you plan for any out-of-pocket expenses.

### **Patients with Commercial Insurance**

To enhance the patient experience and streamline billing, Vanguard has adopted a **Secure Payment Authorization (SPA) Policy** for patients with commercial insurance. This policy does not apply to patients whose insurance coverage is through Medicare, Medicaid, Tricare, the VA, or Pace. The SPA Policy allows us to securely collect any patient responsibility once your insurance processes the claim. Service pricing is determined by the contractual agreements we hold with your insurance provider, and we are legally required to adhere to those fee schedules. For more details, please refer to the Secure Payment Authorization Form available under "Patient Forms" on our website.

### **Self-Pay Patients**

For self-pay patients, we offer standard pricing on our office visits as shown below. The office visit includes a consultation with the medical provider to diagnose your problem and to provide recommendations. The price does not include any procedures such as biopsies, mole removal, etc. If you require any procedures, we offer a "self-pay fee schedule" for same day payment. Minor procedures, such as biopsies and cryosurgery, may be conducted at the initial visit. More complex procedures, such as surgical excisions, are conducted at a separate appointment to allow for sufficient time and preparation. **Cosmetic services** are not covered by insurance and will be charged at our standard self-pay rates, payable on the day of service.

<b>Cosmetic Removals</b>	<b>Billed Charges</b>	<b>Insurance Allowable</b>	<b>Self-Pay Fee Schedule</b>
Cosmetic Removal 1 Lesion	\$150.00	N/A	\$150.00
Cosmetic Removal 2 - 5 Lesions	\$225.00	N/A	\$225.00
Cosmetic Removal 6 - 10 Lesions	\$350.00	N/A	\$350.00
Cosmetic Removal each additional 10 Lesions	\$100.00	N/A	\$100.00
Cosmetic Shave Removal (Face)	\$400.00	N/A	\$400.00
Cosmetic Shave Removal (Non-Face)	\$300.00	N/A	\$300.00
Cosmetic Comedone Extractions	\$350.00	N/A	\$350.00
Cosmetic Excision 1 Lesion	\$500.00	N/A	\$500.00
Cosmetic Repair	\$500.00	N/A	\$500.00

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Last Revised 11/04/2025

Procedure	Billed Charges	Average Patient Responsibility for Unmet Deductibles	Self-Pay Fee Schedule
<b>Office Visits</b>			
New Patient (99202-99204)	\$149.00-\$340.00	\$75.00-\$200.00	\$190.00
Est Patient (99212-99215)	\$116.00-\$262.00	\$53.00-\$150.00	\$150.00
<b>Biopsies</b>			
Simple to Complex (11102-11105) **	\$106.00-\$265.00	\$75.00-\$200.00	\$69.00-\$173.00
<b>Excisions</b>			
Simple to Complex (11400-11646) **	\$268.00-\$1130.00	\$145.00-\$900.00	\$174.00-\$735.00
<b>Destruction of Lesions</b>			
Simple to Complex (17000-17284)	\$140.00-\$574.00	\$100.00-\$425.00	\$92.00-\$373.00
<b>Pathology</b>			
Tissue Exam by Pathologist (88304-88305)	\$90.00-\$148.00	\$44.00-\$80.00	\$100.00
Pathology w/ Special Stains (88312/88341-88342)	\$188.00-\$236.00	\$117.00-\$207.00	\$118.00-\$154.00
<b>Mohs Surgery (excluding repairs)</b>			
Head/Neck/Hand/Feet/Genital (17311-17312)	\$1416.00-\$2278.00	\$900.00-\$2000.00	\$921.00-\$1482.00
Trunk/Arm/Leg (17313-17314)	\$1331.00-\$2158.00	\$800.00-\$1850.00	\$866.00-\$1404.00
<b>Repairs</b>			
Intermediate Repairs (12032-12052)	\$637.00-\$661.00	\$269.80-\$279.08	\$415.00-\$430.00
Complex Repairs (13101-13152)	\$832.00-\$1,34.00	\$349.28-\$448.63	\$542.00-\$673.00
Flap Repairs (14040-14061)	\$1,571.00-\$2,056.00	\$751.95-\$987.05	\$1,022.00-\$1,377.00

***All biopsies and most excisions require a pathology fee of \$100.00 per unit, if additional testing is required to achieve a diagnosis, the pathology fee can result in a patient responsibility greater than \$200.00.***

If you have any questions about your insurance coverage, anticipated costs, or available payment options, please feel free to reach out to our Billing Department. Vanguard is also proud to offer Financial Assistance programs based on family size and income, to help make care more accessible. Our team is here to support you and ensure you receive the care you need with confidence and peace of mind.

For assistance, please contact our Billing Department at (719) 465-5643.