

Patient Financial Policy

Your understanding of our financial policies is an essential element of your care and treatment. If you have any questions, please discuss them with our front office staff or supervisor.

- As our patient you are responsible for all authorizations/referrals needed to seek treatment in this office.
- Unless other arrangements have been made in advance by you or your health insurance carrier, payment for office services are due at the time of service. We accept Visa, MasterCard, and Discover, check or cash.
- Your insurance policy is contract between you and your insurance company. As a courtesy we will file your insurance claim for you if you assign benefits to the doctor. In other words, you have to agree to have your insurance company pay the doctor directly. If your insurance company does not pay the practice within a reasonable period, we will have to look to you for payment.
- We have made prior arrangements with certain insurers and other health plans to accept assignment of benefits. We will bill those plans with which we have an agreement and will only require you to pay the copay/co-insurance/deductible at the time of service.
- If you have insurance coverage with a plan with which we do not have a prior agreement, we will prepare and send the claim for you on an unassigned basis. This means your insurer will send the payment directly to you. Therefore, all charges for your care and treatment are due at the time of service.
- All health plans are not the same and do not cover the same services. In the event your health plan determines a service to be "not covered" or you do not have an authorization you will be responsible for the complete charge. We will attempt to verify benefits for some specialized services or referrals; however, you remain responsible for charges to any services rendered. Patients are encouraged to contact their plans for clarification of benefits prior to services rendered.
- You must inform the office of all insurance changes and referral/authorization requirements. In the event the office is not informed you will be responsible for any denied charges.
- For most services provided in the hospital we will bill your health plan. Any balance due is your responsibility.
- There are certain elective surgical procedures for which we require pre-payment. You will be informed in advance if your procedure is one of those. In that event payment will be due one week prior to surgery
- Past due accounts are subject to collection proceedings. All costs incurred including but not limited to collection fees, attorney fees, and court fees shall be your responsibility in addition to the balance due to this office.
- There is a service fee of \$25.00 for all returned checks. Your insurance company does not cover this fee.
- Copays are due at the time of service unless prior arrangements have been made. There is a \$25.00 fee for all copays not paid at the time of service.
- We will fill out any disability forms at the patient request including Aflac. There will be a \$5.00 fee for each form that must be paid prior to the form being filled out.

Signature of Patient/Responsible Party: _____

Printed Name of Patient/Responsible Party: _____ Date: _____

