

## Financial Policy

**Thank you for choosing us as your primary care provider. We are committed to providing you with quality health care. Please understand that payment of your bill is part of your care. To help avoid misunderstandings, we have provided you with details of our financial policy below.**

**Insurance.** We participate in most insurance plans, including Medicare. If you are not insured by a plan we accept or your insurance cannot be verified, payment in full is expected at each visit. Please contact your insurance company with any questions you may have regarding your coverage.

Please call our billing line if you need any help.

**Payment.** We accept payment by cash, check, VISA, MasterCard and Discover. All previous balances must be paid at time of service, unless prior arrangements have been made with the billing department. A \$35 fee is charged for all returned checks or charges

**Self-Pay.** Self-pay patients may pay their bills via cash, check or credit/debit card at the time of service.

**Copayment, Co-insurance and deductibles.** Your co-insurance and/or deductible balance is due at the time of service. Once you are set up for automatic billing, we can charge your card once we receive an EOB from your insurance company.

**Minor Patients.** The following parties are responsible for payment of all minor patient balances: the adult accompanying the minor and the parents (or guardians).

**Non-covered services.** Please be aware that some-and perhaps all-of the services you receive may be non-covered or not considered reasonable or necessary by Medicare or other insurers. We encourage our patients to know their insurance benefits.

**Forms.** Many types of forms are often presented for completion. Please note there is an additional charge for forms as they require extra time aside from your appointment for completion.

**Claims submission.** We will submit your claims and assist you in any way we reasonably can to help get your claims paid. In order to allow for smooth insurance payment flow, we will ask you for information needed to file your claim. We will file supplemental insurances when appropriate. Your insurance company may need you to supply certain information when appropriate. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility as determined by your insurance company. If we feel they have made an error in their determination, we may elect to keep the balance open until we resolve the situation. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.

**Coverage changes.** If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in a timely manner, the balance will be your responsibility.

**Nonpayment.** If your account becomes delinquent, you may be asked to pay any charges to collect your unpaid bills, including but not limited to, reasonable court costs, and/or collection agency fees. If your account remains unpaid, you may be sent communication that we will be available to you for 30 days from the letter we send. Please make every effort to keep up with your part of the doctor patient relationship by keeping your account up to date. Please call our billing line if you need any help.

**Missed appointments or appointments cancelled less than 24 hours in advance.** Our policy is to charge for missed appointments not cancelled within 24 hours prior to your appointment. The patient time we give you is reserved just for you and other patients may have to wait to receive care. Therefore, **please help us serve you better by keeping your regularly scheduled appointment.**

**Referrals.** If you have insurance that requires a referral for a specialist, you must have your referral **prior** to receiving treatment. **It is your responsibility to obtain all necessary referrals from your primary care physician**

**Worker's Compensation or Motor Vehicle Accidents.** We do not accept workers compensation. We are happy to care for our patients that need treatment from a motor vehicle accident. Please remember that this care is not paid by your health insurance company but by your car insurance company. Please pay out of pocket at the time of service and submit the receipt to your car insurance for direct reimbursement. We do not bill MVA claims.

**Our practice is committed to providing the best treatment to our patients. Thank you for understanding our payment policy. Please let us know if you have any questions or concerns.**