



## Patient Financial Policy

In order to reduce confusion and misunderstanding between our patients and the practice, we have adopted the following financial policies. If you have any questions about the policy, please discuss them with our billing department.

It is the patient's responsibility to:

- ∞ Be familiar with your insurance coverage benefits and rules.
- ∞ Notify our office of any insurance changes prior to the time of the visit.
- ∞ Bring your insurance cards and photo ID to each visit.

Our Identity Theft Prevention, Detection and Red Flag Rule Compliance Policy, requires a copy of your photo ID and for you to update or verify your information every six months. If a photo ID is not available, then you will be asked to provide a utility bill showing the current address. For minor patients, the parent or guardian should bring the information listed above.

In order to provide the best possible service and availability to all our patients, please call us within 24 hours of your scheduled appointment if you know you will need to reschedule.

Your insurance policy is a contract between you and your insurance company, the doctor is not involved.

As a courtesy, we will file your primary insurance claim. You are responsible for all charges regardless of insurance status, as well as any associated costs for collection should such action become necessary.

We have made prior arrangements with many insurers and health plans to accept assignment of benefits. We will bill those plans with which we have an agreement. If your plan requires a co-payment, it will be collected at the time of check-in. A statement for any co-insurance and/or deductible will be sent to you. Payment is due upon receipt of statement from our office. For your convenience we will accept cash, checks, VISA or MasterCard. There will be a \$40.00 fee charged to your account for NSF checks.

Disputed balances: Please check your statement carefully. We hope to avoid mistakes, but if one should occur, please notify our billing department either by calling or by mail. Please include detailed information if using mail.

For all services provided to a minor patient, we will look to the adult accompanying the patient and the parent or guardian with custody for the payment.

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"; you will be responsible for the complete charge. Payment is due upon receipt of the statement from our office.

For all physician services provided in the hospital, we will bill your health plan. Any balance due is your responsibility and payment is due upon receipt of a statement from our office.

Auto-related injury patients are responsible for payment of their balance. Any legal action must remain between you and your attorney. We do not wait for legal settlement.

If you have any questions after reading this information please call 330-832-2229 for assistance.