
INSURANCE AND FINANCIAL POLICIES

To ensure that we provide you with the best possible care, we need your clear understanding regarding our financial policies. To assist you with questions regarding patient and insurance responsibilities for services rendered, financial policies are described below:

A copy of your insurance card is required at every visit. If you do not have insurance, or do not have a current insurance card, please call the office before your appointment. If you do not call beforehand, and arrive without insurance or without an insurance card, you must see the cashier before your appointment. There is a chance you may have to re-schedule your appointment.

We participate with most, but not all, insurance companies. It is your responsibility to call your insurance company or our office to determine if we participate with your insurance. Not doing so may result in all costs acquired becoming your responsibility.

Your insurance co-pay (if applicable to your insurance plan) must be collected at the time of service. If you do not know whether you have co-pay, or are uncertain of the amount, please call your insurance company before you arrive for your appointment. A phone number should be located on either the front or back of your insurance card. Our office is considered a “specialist” office, which may affect the amount of your co-pay.

If you have an HMO, PPO, or POS plan, it is your responsibility to contact your primary care physician for pre-authorization prior to your appointment. If you are uncertain if a pre-authorization is needed, please contact your insurance company. Not doing so may result in your insurance company rejecting the claim, and all costs incurred will become your responsibility.

It is your responsibility to be aware of your insurance policy guidelines, regulations, and payment policies, as some services we offer may not be a covered benefit under your specific plan. Please be aware that the office has no control over what your insurance company may or may not cover. Co-payments, deductibles, co-insurance, etc, are costs that originate from your insurance company. Ultimately, you are responsible for all charges incurred in our office.

We bill your insurance as a courtesy. If insurance does not pay within 90 days, we reserve the right to request payment in full for services from you, and let you collect the insurance funds that are due to you. This is rare, but it is important that you recognize that insurance is a legal contract between you and your insurance company. Accounts not settled may be considered for further collection action.

We accept cash, personal checks, money orders, Visa, MasterCard, and Discover. Checks returned for insufficient funds will be charged a \$25.00 fee.

I have read, understand, and agree to the above Financial Policy. I agree to make payments at the time of service, when applicable. I understand that I am fully responsible for payment of my account in the event that my insurance carrier does not cover my charges in full.

Signature of Patient or Patient's Representative

Date