

## FINANCIAL POLICY

We are committed to providing you with the best possible care. If you have medical insurance, we are anxious to help you receive your maximum benefits. In order to achieve these goals, we need your assistance and understanding of our payment policy.

Payment for services are due at the time services are rendered unless payment arrangements have been approved in advance by our staff. We accept cash, credit cards and checks. If we are listed as a provider in your PPO or HMO provider directory, we will need to see your insurance card each time you come in to the office as insurance companies change co-payment amounts regularly and we need to keep our records up-to-date. **PAYMENT OR CO-PAYMENTS, DEDUCTIBLES AND NON-COVERED SERVICES ARE DUE AT THE TIME OF VISIT.** If any charges are applied to your insurance deductible that you have not paid in advance, we will call you with the amount due. This is due immediately. No payment arrangements will be made for deductibles. There is a charge of \$25 fee for returned checks. The full amount of check plus the service charge must be paid within three working days to avoid further action. Charges may also be made for broken appointments and for appointments cancel without 24 hours advance notice.

We will gladly discussed your proposed treatment and answer any questions relating to your insurance. However, please realize that your insurance is a contract between you, your employer, and the insurance company. Not all services are covered benefit in all contracts. Some insurance arbitrarily selects certain services they will not cover. You will be responsible for any non-covered services at the time of service.

As a medical provider our relationship is with you, not with your insurance company. Some charges not covered by your insurance company are your financial responsibility from the day services are rendered. We realize that temporary financial problems do arise, we encourage you to contact us promptly for assistance in the management of your account. If we do not hear from you, it is our policy to refer your account to an outside collection agency.

**WE MUST EMPHASIZE THAT IT IS YOUR RESPONSIBILITY TO BRING YOUR REFERRAL ON THE DAY OF YOUR APPOINTMENT. IF YOUR REFERRAL IS NOT AVAILABLE YOUR APPOINTMENT WILL NEED TO BE RESCHEDULED. IF YOUR INSURANCE HAS CHANGED FROM THE LAST VISIT PLEASE CALL OUR OFFICE AT LEAST FOUR TO FIVE WORKING DAYS PRIOR SO THAT VERIFICATION CAN BE MADE.**

If you have any questions about the above information or any uncertainty regarding the above information please ask us. We're here to help you.

Please sign and date this paper to demonstrate that you have read and understand our financial policy.

Signed \_\_\_\_\_ date \_\_\_\_\_