

## **Financial Policy**

### **BASIC POLICY**

Payment for services is due in full at the time of service.

Our office accepts cash, personal checks not over \$400 (with valid driver's license), and credit cards (Optional: Direct Debit Bank Cards).

There is a \$40 returned check fee due and payable from you for each check returned to us by your bank due upon receipt.

### **FOR PATIENTS WITH INSURANCE**

As a courtesy service to our patients, we accept the "assignment of benefits" and will bill your insurance carrier, if proper paperwork is provided to us.

We will also assist you in billing your secondary insurance carrier, if applicable, and in researching unpaid claims.

Every effort will be made to closely estimate your co-payments and deductibles, which are due at the time of service, but the ultimate responsibility for any unpaid balance rests on you.

If an insurance carrier has not paid within 60 days of billing, any unpaid professional fees are due and payable in full from you. After 90 days, unpaid balances may be referred to a collection agency.

### **MANAGED CARE PARTICIPANTS**

Some benefit plans require pre-authorization and specialist referral forms from your primary physician.

Please provide the proper insurance plan identification and forms necessary prior to your visit. All co-payments or patient out-of-pocket fees are due and payable at the time of service.

### **MEDICARE PATIENTS**

We do not participate with Medicare at this time.

### SURGERY FEES

All co-payments, deductibles and payments for non-covered surgical procedures are due prior to your surgery.

Your insurance carrier may require prior authorization.

### NON-COVERED CHARGES

Any charges not paid by your insurance carrier will require payment in full at the time services are provided or upon notice of insurance claim denial.

### WORKERS COMPENSATION

If your injury is work-related, we require the necessary insurance billing information and employer authorization form prior to your office visit or treatment.

### PERSONAL INJURY CASES

This office does not accept liens nor bill for auto-accident or other liability or lawsuit-related cases. Since we do not participate in legal billing/litigation, the patient is responsible for services provided at the time of service.

### FOLLOW-UP VISITS

Follow up office visits may be charged which may or may not be covered under your insurance plan global surgery period rules.

### CANCELLATION OF APPOINTMENTS

Our goal is to provide high quality of care to our patients and in fairness to other patients and the office, we require at least 24 hours notice when canceling an appointment. There is a \$75 fee for missed appointments with less than 24-hour notification, which will be due and payable from you. The practice reserves the right to dismiss patients with excessive cancelled appointments.