

PATIENT FINANCIAL POLICY

In order to reduce confusion and misunderstanding between our patients and the practice, we have adopted the following financial policy. If you have any questions about the policy, please discuss them with our office financial manager. We are dedicated to providing the best possible care and service to you and regard your complete understanding of your financial responsibilities as an essential element of your care and treatment.

- The patient is always responsible for payment of any applicable co-pay, co-insurance, and/or deductibles at the time of his/her visit. However, as a courtesy, we will file your insurance claim for you if you assign the benefits to the doctor (in other words you agree to have your insurance pay the doctor directly). If your insurance company does not pay the practice within a reasonable length of time (i.e. within 45 days) you will be responsible.
- With few exceptions (i.e. PPO Contracts), your insurance policy is a contract between you and your insurance company, the doctor is not involved.
- We have made prior arrangements with many insurers and other health plans to accept an assignment of benefits. We will bill those plans for which we have an agreement and will only require you to pay the authorized co-payment at the time of service. For other services, such as X-rays, fracture care, durable medical equipment supplies, etc., these claims are processed under your major medical with all applicable deductibles and co-insurance to be collected at the time of service.
- If you fail to notify us of an insurance change, you are fully responsible for any amount not paid by your insurance company.
- If you have insurance coverage with a plan that we do not have a prior agreement we will prepare and send the claim form for you. Therefore our charges for your care and treatment are due at the time of service.
- Unless you have made other arrangements in advance, full payment is due at the time of service. For your convenience, we will accept VISA, MasterCard, Discover and AMEX.
- 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.
- For all services provided by our physicians in the hospital, we will bill your health plan. Any balance due is your responsibility and is due upon receipt of a statement from our office.
- For all services rendered to minor patients, we will hold the parent or guardian accompanying the minor responsible for expenses incurred.
- There is a \$20 fee charged for each disability form completed by our office.
- In order to provide the best possible service and availability to all our patients please call us as early as possible if you know you need to reschedule your appointment.

I have read and understand the financial policy of the practice and I agree to be bound by its terms. I also understand and agree that such terms may be amended from time-to-time by the practice.

Signature of Patient or Responsible Party if Minor

Date

Please Print Name of Patient

Account Number