



ABOUT FINANCIAL ARRANGEMENTS AND MEDICAL INSURANCE

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 allowable benefits. In order to achieve these goals, we need your assistance, and your understanding of our payment policy.

Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance by our staff. We accept cash or checks. We will be happy to help you process your insurance claim-form for your reimbursement. In special instances we may accept assignment of insurance benefits.

Patients who have insurance that require a specific form be filed with their claim are responsible for alerting the physician's office to this fact and providing the office with these forms. If these forms are not made available when services are rendered, it is the patient's responsibility to pay the bill and file with the insurance company for reimbursement.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance.

You must realize, however, that:

1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.
2. **If you are a subscriber of any managed healthcare plan, it is your responsibility to verify benefit coverage for any services performed in this office/facility. If your healthcare plan requires you to bring a referral form for your initial office visit and each encounter thereafter, it is your responsibility to bring this referral form at the time of your visit. If you fail to bring this form, payment is expected at the time of service.**
3. Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 50%, or 80%) of "U.C.R." "U.C.R." is defined as usual, customary and reasonable by most companies. **Co-pays must be paid at time of service, otherwise a \$25.00 processing charge will be added.**
4. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.
5. Any outstanding insurance balance after 60 days becomes your responsibility and payment by you will be expected. **Outstanding patient balance will be subject to a finance charge of 1.5% per month.**
6. **Cancellations must be made 24 hours prior to appointment. A minimum charge of \$25.00 will be charged for a no show.**

We must emphasize that as medical care providers, our relationship is with you, not your insurance company. While filing of insurance claims is a courtesy that we extend to our patients, **all charges are your responsibility from the date the services are rendered.** We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account

If you have any questions about the information or any uncertainty regarding insurance coverage, PLEASE don't hesitate to ask us. We are here to help you.

Date: _____ Name: _____

Signature: _____