
Financial Policy

Private or Commercial Insurance

Patients with medical insurance, should remember that professional services are rendered and charged to the patient. You, as the patient, are responsible for fees arising from services provided. Your deductible amount or office copayment is to be paid at the time service is rendered per the contractual obligations between you and your carrier. If in the event your insurance company becomes insolvent, your account will not be held pending resolution of bankruptcy hearings. You will be held responsible for the bill.

Medicare / Secondary Supplements

We will file your Medicare and Medicare supplement for you. Medicare patients will need to pay their deductible or 20% of the allowable charges, unless they have a Medicare supplementary insurance.

The Uninsured Patient

We recognize that there are occasions when surgical care is needed by a patient who does not carry health insurance. In such circumstances, each case will be treated in a highly individualized manner. Arrangements must be made with the Financial Counselor prior to the service being rendered or, in the case of an emergency, on the first follow-up visit.

Treatment of Minors

In the event a minor comes to this office for treatment, the legal guardian must be available to approve treatment of the child. If the child warrants surgery, the legal guardian must sign the consent forms. The individual who brings the child in for treatment, will be responsible for paying all copayments at the time that services are rendered, regardless of their status as guarantor.

Collection Policy

An account is considered delinquent and eligible for legal action after 60 days have passed from the date of service. If payment is not received from an insurance company within 60 days, the patient is expected to either contact the insurance company and/or pay the balance in full. If your insurance carrier delays payment past 60 days, you will be billed for your account. Please remember, that you have a commitment with the insurance carrier, so you must work out any problems that arise regarding your benefit plan or eligibility. We will assist you as we can, but you are ultimately responsible for any delays, omissions or refusals to pay by your carrier. The only exception is in the event that the physician has a contract with your carrier, and payments are adjusted per our contractual obligations. If an account has to be referred for collection, the patient is responsible for all fees and costs which are incurred.

Agreement:

- I have read, understand, and agree to the above Financial Policy
- I understand that charges are to be paid in full at the time of visit for all non-covered services.
- I understand that all my applicable co-payments and deductibles are my responsibility.
- I authorize my insurance benefits be payed directly to the practice.
- I authorize the Practice to release pertinent medical information to my insurance company when requested, or to facilitate payment of a claim.

Signature

Date
