

Financial Policy

We hope that you will recognize that our financial policy is a necessary part of assuring the resources required to maintain this health care service for our patients and for the community.

Charges for medical services are due and payable at the time services are rendered. Charges for medical care provided by this medical practice will be billed through our office and should not be confused with charges for medical care provided by the hospital. We accept Visa, MasterCard, Discover, and American Express as well as personal checks, money orders, and cash.

In order to bill your insurance company for your health care costs, it is extremely important that we obtain complete information about your primary and supplemental insurance companies, including phone numbers, addresses, **and a copy of your insurance card.** If this information is not provided, you will be required to pay any charges in full at the time of service. We will also use the information you provide to help you with your insurance company's preauthorization process. Even though we bill your insurance company for you, we still collect the office visit and copay fees from you at the time of service. Your insurance company will reimburse you directly.

Preauthorizations and second surgical opinions have become requirements for most insurance companies. We insist that when a surgery or a procedure (MRI scans, myelograms, diskography, outpatient surgery) is scheduled, that you contact your insurance company immediately to determine what, if any, preauthorization requirements the insurance company deems necessary before the surgery or procedure. We will not continue with surgery plans if the insurance company denies benefits, especially in Worker's Compensation cases. You need to initiate the communication between you and the insurance company.

We cannot stress enough how important it is for you to be aware of your insurance company's requirements on hospitalization and surgery. Your insurance company can deny payment or drastically reduce payment to you for services that are provided if their requirements are not met.

If you have health insurance, it should be understood that this is an agreement between you and your insurance company to pay you certain amounts for medical care. Your doctor's bill, on the other hand, is an agreement between you and your doctor. You are responsible for the payment of your doctor's bill regardless of the status of your insurance claim. If unusual circumstances should make it impossible for you to meet our credit terms, we invite you to call or personally discuss the matter with our payment counselor. This will avoid misunderstandings and enable you to keep your account in good standing. Except when hardship or previous credit arrangements warrant otherwise, accounts 90 days past due are referred to a collection agency. Your account with us is then considered terminated.

Contracted Insurance: We directly contract, through the various physician organizations or independently, to provide service for some insurance companies. If you are enrolled with one of these companies, you will pay only the co-pay and deductible fees that are predetermined by your insurance group or employer. You will be asked to pay any co-pays, deductibles, and co-insurance at the time of service. Some services may be deemed non-covered or medically unnecessary by your insurance company. If so, you are directly responsible for the charges incurred. Any balance that remains unpaid after the insurance payment is made is due to our office within 60 days.

Non-Contracted Insurance: Patients who have policies with non-contracted insurance companies will be responsible for payment of all office visits at the time service is rendered. If you are scheduled to undergo surgery by one of our surgeons, you will receive a surgery estimate. This estimate is offered so that you can contact your insurance company to determine their level of reimbursement and to initiate the preauthorization process. We make no arrangements for long-term payments on patient balances. As a convenience, we accept Visa, MasterCard, Discover, and American Express. You are responsible for payment of this and all other fees. Our fees are calculated based on a nationally recognized scale.

Medicare: We accept assignment from Medicare, so all payment from Medicare will be made directly to the doctor. We bill Medicare and your supplemental insurance directly. We are required by Federal Law to collect the amount Medicare approves not just the 80% they pay. This means that the patient pays 20% of the approved charge either out of pocket or through their supplemental insurance. If you do not have supplemental insurance, our office will collect a Medicare co-pay at the time of service.

We will work with patients in any way we can to ensure that their medical care is the finest available and that this care does not become a financial burden. Please sign and date this form, acknowledging that you have read and understood our financial policy. Thank you.

X Signature _____ Date _____

Please print your name _____