

PAYMENT POLICY

We are committed to providing you with quality and affordable health care. Because of the recent changes to healthcare, we have been advised to develop this payment policy. Please read it, ask us any questions you may have, and sign in the space provided. A copy will be provided to you upon request.

- **Insurance.** We participate in most insurance plans, including Medicare. If you are not insured by a plan we do business with, payment in full is expected at each visit. If you are insured by a plan we do business with, but don't have an up-to-date insurance card, payment in full for each visit is required until we can verify your coverage. Knowing your insurance benefits is YOUR RESPONSIBILITY. Please contact your insurance company with any questions you may have regarding your coverage.
- **Copayments and deductibles.** All copayments and deductibles must be paid at the time of service. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment at each visit.
- **Non-covered services.** Please be aware that some - and perhaps all - of the services you receive may be non-covered or not considered reasonable or necessary by Medicare and other insurers. You must pay for these services in full at the time of the visit.
- **Proof of insurance.** All patients must complete our patient information form before seeing the Doctor. We must obtain a copy of your driver's license and current valid health insurance card to provide proof of insurance. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.
- **Claims submission.** We will submit your claims and assist you in any way we reasonably can to help you get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their requests. Please be aware that the balance of your claim is your responsibility, whether or not your insurance company pays your claim. Your insurance benefit is a contract between YOU and your insurance company; we are not party to that contract.
- **Coverage Changes.** If your insurance changes, please notify us BEFORE your next visit so we can make appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in 30 days, the balance will automatically be billed to you.
- **Nonpayment.** If your account is over 90 days past due, your account will be sent over to a collection agency. To avoid collections, please pay your balance in a timely manner.
- **Missed appointments.** Our no show policy is to charge for missed appointments not cancelled within a reasonable amount of time. These charges will be your responsibility, and billed directly to you. Please help us to serve you better by keeping your regularly scheduled appointments. Our no show charge is \$50.
- **Forms of payment.** Our office accepts cash, check, money order, and credit/debit cards as forms of payment. We accept Visa, MasterCard, Discover, and American Express.

Our practice is committed to providing the best treatment to our patients. Our prices are representative of the usual and customary charges for our area.

Thank you for understanding our payment policy. Please let us know if you have any questions or concerns.

I have read and understand the payment policy, and agree to abide by its guidelines.

Name of patient (or patient's representative)

Signature

Date
