

## FINANCIAL POLICY

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 by our staff ahead of time. We accept cash, check, MasterCard, Visa, American Express, Discover, and debit cards. We will be happy to submit your insurance claims for you and we accept assignment of benefits on all managed care programs that are contracted with us.

Returned checks are subject to a \$15.00 fee.

We will gladly discuss fees for your proposed tests and treatment and will try to answer any questions relating to your insurance coverage.

You must realize, however, that:

1. Your insurance is a contract between you, your employer, and/or the insurance company. Any insurance benefits that we quote to you are not a guarantee of coverage or payment, only a quote of what we were told by your insurance company. Your insurance company may not pay exactly the way they quoted your benefits due to certain limitations they did not explain to us or because of an error in quotation on their part. **For whatever reason, if your insurance company does not pay, you will be responsible for all charges incurred with the exception of PPO and HMO discounts.**
2. 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.
3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain **services they will not cover** and those charges **will be your responsibility**.
4. If a **pre-existing** is applied to your claim, those charges **will be your responsibility**.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE ask us. We are here to help you.

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Patient

Date