



Financial Payment Policy

Patient Financial Payment Policy

We participate in most insurance plans, including Medicare. If a patient is not insured by a plan we do business with, payment in full is expected at each visit. If a patient is insured by a plan we do business with, but the patient does not have an up-to-date insurance card, payment in full for each visit is required until we can verify the patient's coverage. It is the patient's responsibility to know their insurance benefits. Patients can contact their insurance company with any questions they may have regarding their coverage.

Co-payments and Deductibles

All co-payments and deductibles must be paid at the time-of-service. This arrangement is part of the patient's contract with their insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Patients are asked to help us uphold the law by paying their co-payment at each visit. Co-payments and deductibles are due at the time-of-service or the patient's appointment will need to be rescheduled.

Non-covered Services

It is important for patients to understand that some and perhaps all of the services they receive may not be covered or not considered reasonable or necessary by Medicare or other insurers. Patients are responsible for services not covered by their insurance company.

Proof of Insurance

We must obtain a copy of every patient's driver's license and current valid insurance card to provide proof of insurance. If a patient does not provide us with their correct insurance information in a timely manner, they may be responsible for the balance of a claim.

Claims Submission

We will submit patients' claims and assist patients in any way we reasonably can to help get their claims paid. A patient's insurance company may need the patient to supply certain information directly to them. The balance of a claim is the patient's responsibility whether or not their insurance company pays their claim. The patient's insurance benefit is a contract between the patient and their insurance company; we are not party to that contract.

Coverage Changes

Patients are asked to notify our office of any change with their insurance coverage before their scheduled visit, so we can update the change in our systems and submit the claim to the appropriate insurance company. If a patient's insurance company does not pay their claim within 45-days, the balance will automatically be billed to the patient.

Account Balances

We require that patients with account balances pay a minimum payment on their account balance prior to receiving further services by our practice. Payment plans will be required for patients having account balances over \$100.00.

Account Balances	Required Payment
Between \$0.01 and \$30.00	Paid in full
Between \$30.01 and \$199.99	Minimum payment of \$30.00
\$200.00 and greater	Minimum payment of \$50.00