

Office Financial Policy

CASH

1. All patients are on a cash basis until their respective insurance coverage and deductible may be verified by our staff.
2. This office may make payment plan arrangements on an individual basis. Any such plan or arrangement will be discussed during your report of findings.

INSURANCE

1. If you have insurance, we will gladly accept assignment with the following exceptions and regulations, provided we have prior certification from your insurance company.
2. We accept assignment for the initial treatment plan only. Any follow-ups visits will be payable when services are rendered. Once you have been discharged from active care, we will continue to file your insurance, but require full payment per visit.
3. We accept assignment as courtesy to you; you are responsible for your entire bill should your insurance company not pay any of the anticipated charges for any reason. We are not a mediator between you and your insurance company and will not enter any dispute with same as your contact between you and your insurance company.
4. Whenever you receive any worksheets from your insurance company or explanation of benefits, please bring this information into our office as soon as possible. We must have a copy of this to determine if proper payment has been made. If you should receive a check from your insurance company during our billing has been done, we will issue you an overpayment check; it will not come from your insurance company. All insurance payments, regardless of which company issues a check first, are applied to your balance is due.
5. Any services not covered or coverage reductions by your insurance will be the patient's responsibility.
6. If coverage problems arise, you will be expected to assist directly in dealing with your insurance company, adjuster, or agent. Any denied or disputed claim will be treated as uncovered services and you will be the patient's regardless of which company issues a check first, are applied to your account as any balance is due.
7. If the patient is referred to another specialist or discontinues care for any reason other than discharge by the doctor, the bill is due and payable in full immediately regardless of any claims submitted.

ADVANCE PAYMENTS

1. A 10% discount on all services is given when payment is made in advance to a minimum number of visits. In the event you discontinue care any balance will be prorated and refunded at regular cash rates.
2. Any personal balance remaining after 60 days may be assessed a monthly finance charge. Any account sent to collections will be assessed all collections fees. A \$15.00 finance charge will be assessed to all accounts over 60 day without prior arrangements.

I have read all and understand the Financial Office Policy and agree to abide by these terms.

Signature _____ DATE _____