



About - Financial Arrangements

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 as well as your understanding of our payment policy.

1.) Payment for services is due at the time services are rendered unless we are aware you have insurance coverage for this particular visit. Payment for all products are due at the time of purchase. No products will be dispensed without payment. Returned checks and balances older than 30 days may be subject to additional collection fees.

2.) Our office makes every effort to familiarize ourselves with the various insurance plans available. However it is your responsibility to be familiar with your own insurance policy and be aware of that policy's requirements and restrictions. It is your responsibility to verify with your insurance company that the doctor you are seeing participates in your plan. This office will not accept responsibility for any balances because you allowed yourself to be treated by a non-participating physician. Standard copays and deductibles remain your responsibility. Most HMO and many PPO contracts require prior authorization before every appointment. It is the responsibility of the patient/subscriber to obtain any necessary referral forms or authorization numbers. If you fail to obtain these forms/numbers, you will be held responsible for your balance.

3.) Keep in mind that not all services are a covered benefit in all contracts. Not all services are considered "medically necessary" by all insurance contracts. Some insurance companies arbitrarily select certain services they will not cover, or consider "medically unnecessary" or cosmetic. Any services considered "medically unnecessary" or cosmetic will be your responsibility.

4.) Because there are so many different types of insurance plans and policies, there is no way we can keep up with your specific co-pay or deductible amount. In addition, it is often difficult to determine what is "covered", as there are multiple options within a single plan. You're best served by calling your insurance carrier, and finding out exactly what is covered under your individual or group plan.

If you have any further questions regarding the above information, PLEASE do not hesitate to ask us. We are here to help you.

I, _____, have read the above financial policy and understand
(Patient Signature)
my financial obligations.