

Patient Financial Policy

In order to reduce confusion and misunderstanding between our patients and our practice, we have adopted the following financial policies. If you have any questions regarding these policies, please discuss them with our Practice Administrator. We are dedicated to providing the best possible care and service to you and regard your complete understanding of your financial responsibilities as an essential element of your care and treatment.

Office Visits -

- If you do not have insurance, payment is due at time of service. Uninsured new patients are required to pay \$80.00 at the time of the first visit, which will be collected when you arrive for your appointment.
- We have made prior arrangements with many insurers and health plans to accept an assignment of benefits. This means that we will bill those plans for which we have an agreement and will only require you to pay the authorized co-payment at the time of service. **It is the policy of our office to collect this co-payment when you arrive for your appointment.**
- If you have insurance coverage with a plan for which we do not have a prior agreement, we will file with your insurance on assigned basis. However, you will be fully responsible for any amount that your insurance does not pay.
- In the event that your health plan determines a service to be “not covered,” you will be responsible for the complete charge. Payment is due upon receipt of a statement from our office.

Surgical Services -

- We will bill your health plan for all surgical services. We will verify coverage and benefits and obtain any required prior authorization prior to your surgery. You are expected to pay your remaining deductible and your estimated co-payment prior to surgery. If you cannot pay the full amount, you must make payment arrangements with the Practice Administrator prior to the pre-operative visit. Any balance due after insurance payment is your responsibility and is due upon receipt of a statement from our office.
- If you do not have insurance, you must make financial arrangements with our Practice Administrator prior to your pre-operative visit.

Allergy Services -

The practice will accept assignment on allergy services. However, the manner in which insurance claims for allergy services are paid varies greatly from company to company and policy to policy. Prior to beginning allergy treatment, please arrange to speak with the Billing Supervisor or the Practice Administrator regarding what to expect financially. **You are responsible for any amount that your insurance company does not pay, subject to managed care contract rules.** If the account is not kept current, allergy treatment is subject to suspension.

Minor Patients -

- For all services rendered to minor patients, we will look to the adult accompanying the patient and the parent or guardian with custody for payment.