

About Financial Arrangements and Medical Insurance

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. To achieve these goals, we need your assistance, and your understanding of our payment policy. We will be happy to help you process your insurance claim-form for your reimbursement.

PLEASE READ OUR OFFICE PAYMENT POLICY CAREFULLY

Your co-payment or 20% will be due at the time of service, unless prior arrangements have been made. *PLEASE TALK TO THE RECEPTIONIST AT THE FRONT DESK TO MAKE PAYMENT ARRANGEMENTS.* We will gladly accept monthly payments per these condition: Patients who will pay off their entire balance within 30 days after insurance has paid it's share can be given a 15% discount.

Monthly payments:

Balances over \$1000.00 will need to be paid off within 1 year of the first date of service,

Balances between \$500.00 and \$999.00 will need to be paid off within 6 months.

Balance between \$1.00 and \$499.00 will need to be paid off within 4 months.

Any balances owing will automatically be subject to these conditions, unless other arraignments have been made. It is our goal to work with our patients on financial matters and we will try everything we can to help set up payments that will accommodate your needs.

Any account which are not paid as agreed will be turned over to our collections department for further action.

We accept cash or checks, Visa, MasterCard, American Express, and Care Credit. If you are interested in Care Credit and are not already a member please ask our receptionist for additional information.

Returned checks will be subject to additional collection fees.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance.

You must realize however, that:

1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.

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. We are contracted with most insurance companies and will make contractual adjustments per our contract with them. Please ask the receptionist if you don't know if we are contracted with your insurance company.

3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover. For example; Orthotic's are not usually covered by most insurance companies including Medicare. Non covered services are the patient's responsibility.

While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the service is rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE don't hesitate to ask us. We are here to help you.

We have a new billing procedure in our office - You will now be billed for each visit after the insurance has paid its portion - We will bill you two time. If we have not received payment from you your billing will then go to a third party billing service and your account will be transferred to them for payment.

Signature _____ Date _____

