

## Financial Policies

(Updated 1/1/10)

### Insurance

We participate with most of the major health plans in the area. Please ask us if you are unsure whether we participate with your plan. We will bill your insurance carrier as a courtesy to you; however payment for deductible and co-pay is due at the time of service. This includes all office visits, procedures, and injections. If you do not have your co-pay with you, your appointment may be rescheduled. Please remember...Your insurance coverage is a contract between you and your insurance company and not a substitute for payment.

If you are being treated for an injury sustained in a motor vehicle accident (MVA) you will be required to provide proof of health insurance coverage or pay in full at the time of service. We can no longer bill your MVA carrier for services rendered.

### Referrals

If your insurance has designated a primary care physician (PCP) you are required to have authorization from your PCP prior to your visit. If authorization is not provided, you will be asked to either reschedule your appointment or pay for your visit in full at the time of service.

### Self pay Accounts

Self pay accounts are patients that have no insurance coverage, or are covered by plans we do not participate with. Payments must be made at the time of service. If you do not have your payment with you, your appointment may be rescheduled.

### Payment Policy

Payments are expected at the time of service. We accept Visa and MasterCard, American Express, Discover, personal checks, and cash. For those that qualify, payment plans may be available for services not covered by insurance when arrangements are made in advance. Please expect to pay any balances due at the time of service. If you are not able to pay your past due balance at the time of service your appointment may be rescheduled.

If you are a surgical patient your portion of payment is due no later than 48 hours prior to surgery. If payment is not received 48 hours prior to surgery your procedure may be rescheduled.

### Delinquent Accounts

In the event that your account should become delinquent, an outside collection agency may be utilized and collections fees assessed to the balance on your account.