# Financial Policy

*Please understand*

- It is your responsibility to keep us updated with your correct insurance information. We require that you present your insurance card at each visit**. If the insurance company you designate is incorrect, you may be responsible for payment of the visit and to submit the charges to the correct plan for reimbursement.**
- Before making an annual physical appointment, check with your insurance company as to whether the visit will be covered as a healthy (well-child) visit.
- It is *your* responsibility to understand your benefit plan with regards to, for instance, covered services and participating laboratories. For example:
    - Not all plans cover annual healthy (well) physicals, sports physicals, or hearing and vision screenings. If these are not covered, you may be responsible for payment.
    - **At your annual physical if the physician addresses any other issues that are not routine there may be an additional fee billed to your insurance company. This fee may be subject to your deductible or copay.**
- According to your insurance plan, you are responsible for any, and all co-payments, deductibles, and coinsurances.
- Co-payments are due at the time of service.
- Self-pay patients are expected to pay for services in FULL at the time of the visit.
- If we do not participate in your insurance plan, payment in full is expected from you at the time of your visit. We will supply you with an invoice that you can submit to your insurance for reimbursement.
- If previous arrangements have not been made with our billing office, any account balance outstanding longer than 90 days may be forwarded to a collection agency. If this occurs you will be asked to leave the practice.
- For scheduled appointments, any prior balances should be paid prior to the visit.
- We accept checks, Visa, MasterCard, Discover and American Express. We DO NOT accept Cash.
- A $35 fee will be charged for any checks returned for insufficient funds.

***If you would like a copy of this form please ask one of our front desk staff members.**

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