

## Payment Policy

General Policy: For the initial office consultation, we ask that patients pay at the time the service is rendered. Our fees are usual and customary for this area. A fee for a given operation reflects the difficulty, the time required, as well as the knowledge and experience necessary to do the procedure.

- **New Patients:** The receptionist will inform patients about registration, which will include obtaining necessary insurance information. Payment is requested at the time of service unless **prior** arrangements have been made with the billing office. Patients are responsible for all co-pays, deductibles, and share of costs at the time of the patient's visit.
- **Medicare Patients:** For those patients who are covered under Medicare Part B, we are providers and accept assignment. Medicare pays 80% of the allowable of patient charges. The patient is responsible for the 20% Medicare co-pay and deductible due at time of service. If patients have a supplemental insurance, we will bill the secondary carrier as a courtesy. Patients who choose to have a Medicare Replacement Policy will be responsible for their co-pay at the time of services.
- **Private and Managed Care Patients:** For patients with private health care plans, we will only file on policies that we are contracted with or ones that are in our system already. If we do not have a contract with your insurance and file your claim, the fees of companies who reimburse based on an arbitrary "schedule of fees" do not bind us. The deductible and anticipated co-pay or percentage due is required at the time of the patient's visit.
- **Procedure Patients:** For those patients requiring procedures, our office will make all of the necessary arrangements. Our Insurance Specialist will make sure that all the information on file is correct and will verify benefits prior to the procedure. All deductible and co-pays must be paid at the time of the History & Physical appointment prior to surgery. Any payment arrangements must be cleared through the Insurance Specialist. Any deposit that exceeds the amount the patient owes will be refunded after all payments and adjustments that are required on the patient's account are made.

Please ask our billing office if you have any questions regarding our policies.

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Signature

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Date