

ALLERGY AND ASTHMA CARE FINANCIAL POLICY

Patients are responsible for all office charges not covered by their insurance such as co-insurance, deductibles, and co-payments. **Copayments are to be paid at time of service according to the terms of your insurance company. Our Benefit/Eligibility Specialist will contact patients with high deductible plans prior to their first visit advising them of the amount that they will be responsible for at the time of visit.** If your Insurance Plan requires, you must contact your Primary Care Physician to obtain a referral prior to your visit. Patients are ultimately responsible for any charges or portion thereof for which payment is denied by insurance for whatever reason, except where prohibited by law or prior contractual agreement. If you are here for an appointment and there is a prior balance due, you will be asked to pay it at that time. In the event that a check is returned to us for insufficient funds, we will expect payment by cash, credit card or money order and you are responsible for bank charges associated with checks not honored by your bank.

Payments may be made by cash, check, money order or credit card. We accept MasterCard, Visa and Discover. Insurance companies are billed for services rendered. At times we may need your assistance in following up with your insurance company. We do bill secondary insurance companies. We accept most insurance plans, HMO's and PPO's. Unfortunately, we are unable to participate in Husky plans either as primary or secondary.

Patients with an outstanding balance more than 60 days old will be asked to speak with our Billing Department prior to making an appointment. Unpaid balances are billed monthly. We use computer billing and are aware that sometimes errors may occur. If your bill is not paid in full after the first 30 days, a \$10 billing fee will be added to every statement thereafter. Please call if you have a question about your bill. Most problems can be settled quickly and easily, and your call will prevent any misunderstandings. If you are having trouble paying your bill or are unable to pay on the day you are to be seen, please explain the situation to us. Satisfactory arrangements can almost always be made. We strive to remain flexible and understanding of individual circumstances, and will do our best to help. Financial considerations should never prevent you from receiving the care you need at the time you need it.

Our office has a \$50 fee for missed appointments. This has become necessary due to the increasing number of people not keeping their appointment and failing to notify us of a cancellation 24 hours in advance of their appointment time. We also reserve the right to discharge a patient from our practice if they have failed to show for an appointment three times. If a true emergency should arise, please contact our billing department as soon as possible to discuss the fee.

I understand that I am financially responsible for all the charges whether or not paid by said insurance. In the case of default payment, I promise to pay any legal interest on the balance due, together with any collection costs and reasonable attorney fees incurred to effect collection of the account or future outstanding accounts. If we must refer your account to a collection agency or to a law firm to collect an unpaid balance, you will have to pay costs of collection as well as any unpaid balance in order to remain a patient of our practice. If your account is placed in collection, and/or if you do not pay an outstanding within a reasonable period of time, you may be discharged from our practice. We will send you a medical records release for your signature so that we can send a copy of your records to your new physician.