## **Financial Policy**

We are committed to providing you with the best possible medical care at the lowest possible cost. Please understand that the payment of your bill is considered part of your treatment.

Please make sure you provide our office with correct billing information, including updated home address and telephone numbers, as well as current insurance cards. As most insurance companies have timely filing requirements, it is extremely important that our billing information is correct.

All patient co-pays, co-insurance, deductible and balances are due at the time of your visit. Our contract with your insurance company states that we are to collect co-pays at the time of service. If you have not met your deductible, we will determine your cost and request this at the time of service. If we schedule you for an outpatient procedure, your co-pay and deductible may be required prior to the procedure being performed.

Statements are sent once a month on any patient balances. Please note that we do not bill patients until we have received a response from your insurance company. If your insurance denies payment, you are then responsible for the entire balance. We will be happy to work with your insurance company and you to collect monies owed. However, we will only file insurance on a charge three separate times. At that point, the entire balance becomes your responsibility.

It is your responsibility to contact our office when you receive a statement. If you are unable to pay your balance in full, please contact our office so other arrangements can be made. Balances that have not had a payment made within 45 days will be placed in collections with our billing department. If patient balances continue to be unpaid, we will review for collection action from an outside collection agency. Please note, when an account has been turned over to an outside agency, we may no longer provide medical care to you and may dismiss you from the practice.

Our billing department can be reached during normal business hours by calling our main number at **(423) 559-2800**.