

Financial Policy

We are dedicated to providing you with the best possible care and to maintain this relationship we find it necessary to implement the following financial policy. Your insurance company requires that you use in-network physicians, labs, hospitals and services in order to receive your maximum benefits. In effort to help you stay compliant with your insurance requirements:

- **Your insurance cards and picture id will need to be presented each time you visit our practice** to assure we have the most recent information. If insurance card is not provided, appointment will be handled as self-pay and payment for services will be collected prior to being seen.
- Co-payments must be paid **prior** to seeing the physician on the date service is rendered. Patients are responsible for their deductibles or charges not reimbursed by insurance. As a courtesy to you we file your insurance claims, therefore it is **your responsibility** to provide our office with up to date billing information.
- Please understand that your insurance is a contract between you and your insurance company and you are ultimately responsible for the bill. If you have not received an explanation of benefits **within 30 days** of seeing your physician you are expected to contact your insurance company for an explanation as to why payment has been delayed.
- Self-pay patients are required to pay for services prior to being seen for their visit and will be balance billed for the remainder of the fees at the time of charge posting.
- It is understood that returned checks made payable to this office for insufficient funds, stop payments or other reason for non-payment will be assessed a **\$30.00 NSF fee** for which the patient will be held responsible.
- Patients with no financial ability to pay SJ/C's charges will be screened for eligibility under Medicaid and other state programs and/or evaluated against established guidelines for financial assistance. Please notify the Front Desk staff if you would like more information about how to apply for financial assistance.
- If you do not show up or if you do not cancel your follow up appointment within 24 hours of your scheduled appointment a **\$50.00 No Show fee** will be added to your account balance. This includes procedure appointments, new patient exams and office visits.
- We will accept payment of larger charges over an extended period of time if necessary, and if arrangements are made in advance. In such cases, a down payment of 20 % will be required, and a payment plan must be setup. Our office manager can assist you with this process.

I have read and understand the financial policy of the practice and agree to be bound by its terms and conditions. I also understand and agree that such terms may be amended occasionally by the practice. I authorize the release of any medical information necessary to process my insurance claim.

Patient Signature or Responsible Party

Date