



## Our Financial Policy

### **Finances/Insurance:**

We deliver the finest care possible at the most reasonable cost to our patients. Therefore, to reduce fee increases, charges are payable at the time the service is rendered unless other arrangements have been made.

### **Insurance:**

For those patients who are insured, our business office staff will assist them in obtaining the maximum benefits available to them under the terms of their insurance policy. However, most policies do not cover the full cost of surgical care. They are designed to reduce your cost but not to eliminate it completely.

### **AS OUR OFFICE DOES NOT PARTICIPATE IN PREFERRED PROVIDER INSURANCE PROGRAMS**

**Initial**

, it is important that patients become familiar with their medical and dental plans. The majority of patients have the flexibility to see out-of-the-network providers for treatment. Patients with HMO plans are welcomed with the understanding that they are responsible for payment of services rendered as their plan may be restrictive.

We request that our patients bring their insurance information with them on their initial visit. After the consultation, we can help determine eligibility and benefits with a phone call to the insurance carrier. If pre-authorization for therapy is required, this information can be sent quickly and efficiently. It is impossible for us to accurately determine benefits until the doctor has actually examined and evaluated a patient. Therefore, it is imperative that patients review their insurance plan before coming to see us if they have concerns about coverage.

Our office participates with Medicare Part B and we submit claims to Medicare for our patients who are eligible for certain procedures. We do not accept Private Fee for Service Medicare plans (PFFS).

### **Payment options available to our patients**

All patients are eligible for a 5% courtesy discount for payment in full at time service.

Senior Citizens receive a discount of 5%.

We accept Visa, Master Card, American Express and Discover cards for your convenience.

No-interest payment plans are available through our financial partner, Care-Credit.

For treatment plans being billed to insurance, 1/3 of the total bill is required as deposit at surgery appointment or copayment due based on insurance preauthorization.

### *Some important concepts to remember*

Insurance is a contract between you and your insurance provider.

Insurance benefits are always subject to review by your carrier.

The information that we are given by your insurance carrier is not a guarantee of benefits or payment.

Your coverage is limited to the terms of your policy.

Our office is happy to assist you in obtaining your coverage information and when applicable, a pre-determination will be done to verify coverage and benefits.

**For any questions about insurance and billing practices, please call our Business Office at (360) 695-2400**

Print Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_