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Financial Arrangements & Medical Insurance Information

We are committed to providing you with the best possible care. If you have medical insurance, we are dedicated to helping you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payment for services is due at the time services are rendered. We accept cash, checks, Visa or MasterCard. We will help process your insurance claim form for your reimbursement.

In the event of divorce/separation, the party who was responsible for the account prior to the divorce/separation remains responsible. After a divorce/separation, the parent authorizing treatment for the child will continue to be responsible for those subsequent charges. If a divorce decree requires the other parent to pay all or part of the treatment costs, it is the responsibility of the authorizing parent to collect from the former spouse.

Charge for a returned check is \$25 plus interest charges of 1.5% per month. Balances older than 30 days may be subject to additional legal and collection fees. A charge of \$50 may also be made for broken appointments and appointments cancelled without 24 hours of advanced notice.

We will gladly discuss your proposed treatment and answer any questions related to your insurance.

You must realize, however, that:

Your insurance policy is a contract between your insurance company and you. We are not a part of that contract.

Our fees are generally considered to fall within the acceptable range by most companies. They are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage such as 50% or 80% of the URC. "URC" is defined as usual, customary and reasonable for this region. Though our fees are considered usual, customary and reasonable by most companies, this statement does not apply to companies that will reimburse based on an arbitrary schedule of fees, which bears no relationship to the current standard and cost of care in this area.

Not all services are covered benefits in contracts. Some insurance companies arbitrarily select certain services that they will not cover. We must emphasize that as medical care providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the day those services are rendered. We realize that temporary financial problems may affect timely payment on your account. If problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

If you have questions about the above information or any uncertainty regarding insurance coverage, please do not hesitate to contact us.

Responsible party's signature _____ Date _____

Patient name _____