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## Financial Policy

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### Private or Commercial Insurance

Patients with medical insurance, should remember that professional services are rendered and charged to the patient. You, as the patient, are responsible for fees arising from services provided. Your deductible amount or office copayment is to be paid at the time service is rendered per the contractual obligations between you and your carrier. If in the event your insurance company becomes insolvent, your account will not be held pending resolution of bankruptcy hearings. You will be held responsible for the bill.

### Medicare / Secondary Supplements

We will file your Medicare and Medicare supplement for you. Medicare patients will need to pay their deductible or 20% of the allowable charges, unless they have a Medicare supplementary insurance.

### Medicaid / Secondary

This office agrees to see patients enrolled in Texas Medicaid programs. However, you the patient are responsible for providing your identification number. If you do not have your Medicaid ID form with you at the time of service, your appointment will be rescheduled- If you are a new enrollee, it is very important you contact us as soon as you receive your ID number. If you fail to do so, you will be held responsible for your bill.

### The Uninsured Patient

We recognize that there are occasions when surgical care is needed by a patient who does not carry health insurance. In such circumstances, each case will be treated in a highly individualized manner. Arrangements must be made with the Financial Counselor prior to the service being rendered or, in the case of an emergency, on the first follow-up visit.

### Collection Policy

An account is considered delinquent and eligible for legal action after 60 days have passed from the date of service. If payment is not received from an insurance company within 60 days, the patient is expected to either contact the insurance company and/or pay the balance in full. If your insurance carrier delays payment past 60 days, you will be billed for your account. Please remember, that you have a commitment with the insurance carrier, so you must work out any problems that arise regarding your benefit plan or eligibility. We will assist you as we can, but you are ultimately responsible for any delays, omissions or refusals to pay by your carrier. The only exception is in the event that the physician has a contract with your carrier, and payments are adjusted per our contractual obligations. If an account has to be referred for collection, the patient is responsible for all fees and costs which are incurred.

### Treatment of Minors

In the event a minor comes to this office for treatment, the legal guardian must be available to approve treatment of the child. If the child warrants surgery, the legal guardian must sign the consent forms. The individual who brings the child in for treatment, will be responsible for paying all copayments at the time that services are rendered, regardless of their status as guarantor.

**\*Prior to having surgery, all deductibles and co-insurance/out-of-pocket must be paid or payment arrangements made.**

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Signature

Date