

FALLS MEDICAL SPECIALISTS, LLC FINANCIAL POLICY

We would like to thank you for choosing the physicians at Falls Medical Specialists as your medical providers of care. We pride ourselves on providing all patients with excellent patient service. As billing costs have risen enormously we ask your help in controlling these costs. To keep you informed of our current financial policies, please read the following and sign at the bottom. We ask that you keep a copy of this document for future reference.

Insurance

The physicians of Falls Medical Specialists participate with EHP, CIGNA, CareFirst, Kaiser, Aetna, Coventry and Humana with the exception of Dr. Baldanza. They are authorized to provide services to Medicare patients, but they do not accept Medicare assignment. It is the patient's responsibility to provide our office with a copy of your current insurance card and to inform us of any changes in insurance. Although we file all claims on your behalf, you are ultimately responsible for payment of the bill.

Copays, Co-Insurance, Deductibles and Non-covered Services

Copays are payable at the time of service. We accept cash, check or credit card. Copays, co-insurance and deductibles cannot be waived by our practice as they are requirements placed on you by your insurance carrier. You are responsible for any non-covered services as determined by your insurance plan. If you have an insurance plan with whom we do not participate, you are responsible for our bill in full.

Past Due Balances

You will be asked to pay any past due balances when making appointments or before seeing the physician. If your balance is especially high a payment plan can be set up with our office manager. Failure to pay balances may result in discharge from the practice.

Returned checks

A \$25 charge will be added to your account for any check returned by your bank.

Finance charge

If your bill is over 90 days old, we will impose a finance charge of \$15. We will continue to impose \$15 monthly fees until your account is paid in full. These fees will help offset the excessive monthly costs involved in continuing to send overdue bills. If you are on a payment plan and meet your monthly payment obligation, a finance charge will not be assessed.

Collection Fee

If after 3-4 months a balance remains unpaid, we will send the account to our collections attorneys. We will impose a collections fee of one third of the outstanding bill to cover the fee charged to us by the collection agency.

Signature

Date

Print Name