



Patient Financial Policy

Effective April 29, 2009

Overview

In situations such as checking into a hotel, booking a rental car or making an online purchase, it is routine to require a credit card authorization in advance to cover anticipated charges.

As a result of health plans with high deductibles and out-of-pocket expenses, health savings accounts (HSAs), and health reimbursement accounts (HRAs), we have adopted a similar policy.

Effective April 29, 2009, we are requesting patients authorize payment for the total amount of treatment to ensure payment of charges not covered by their insurance company.

Who will be affected by this policy?

This policy will only affect our patients who:

- *Expect to have a portion of their visit paid by their insurance company, and*
- *Are paying for their services with a debit or credit card*

How will this immediately affect you?

We will continue to collect payment for your copay and prescription charges at the time of your visit.

We will also place an authorization on your credit or debit card for the remaining balance to ensure payment of any charges not covered by your insurance policy.

If you are unable to grant permission for the authorization of the full amount of today's visit on your credit/debit card, we will accept cash or check as payment for your copay and prescription charges.

How will this affect you in the future?

Within 30 – 45 days, your insurance company will provide us with payment for its portion of your treatment and notify us of any remaining financial responsibility that you may have.

Any remaining balance will be charged to your credit/debit card at that time.

Questions?

If you have any question or concern regarding this policy, ask for a supervisor who will be able to explain this policy to you.