

THE FACTS ABOUT INSURANCE

Please understand we are desirous to extend care to you and work with you and any insurance coverage you may have.

- Professional services are rendered to the patient, and not to the insurance company. Thus the insurance company is responsible to the patients, and the patient is responsible to the doctor. We cannot render service on the assumption that the charges will be paid for by an insurance company.
- Unfortunately, insurance benefits will almost always be less than anticipated. Please understand the amount of benefits to be derived under your particular policy is a pre-determined arrangement between your employer and the insurance company; we are unable to increase benefits beyond that which this agreement allows.
- For your convenience we will estimate the portion of your total fee that your insurance company will cover. This is only an estimate. After insurance benefits, you are responsible for any uncovered portion of total fee. I authorize my insurance company to make payment directly to the doctor for services rendered and agree to pay any uncovered balance. I hereby authorize release of information for insurance purposes.
- If you desire to know exactly what your insurance coverage will be, prior to treatment, then we can pre-authorize our benefits. However, this delays treatment 4-6 weeks, waiting for the insurance company to respond.
- A finance charge of 1.5% per month will be added to your bill if payment has not been received within 60 days. This will allow adequate time for you to see that your insurance benefits have been paid to your satisfaction.
- Should collection become necessary, the responsible party agrees to pay all collection fees, up to 40% and reasonable attorney fees.

Thank you for your understanding in this matter.

Signature

Date