



## **Financial Policy**

Effective 9/5/2013

Associates in Digestive Diseases' goal is to provide and maintain a good physician-patient relationship. Please read this carefully and if you have any questions, please ask a member of our staff.

1. Upon arrival, please sign in at the front desk and present your current insurance card(s) at every visit.
2. Co-pays are due at the time of service. A \$10 processing fee will be charged in addition to your co-pay if the co-pay is not paid at the time of service.
3. It is your responsibility to understand your benefit plan and to know if a written referral or authorization is required to see specialists, if preauthorization is required prior to a procedure, and what services are covered.
4. If our physicians do not participate in your insurance plan, payment in full is expected from you at the time of your office visit.
5. Please bring your insurance card(s) to each office visit and be prepared to pay your co-pay as indicated on your card. **If you have no insurance, payment for an office visit is to be made at the time of the visit.**
6. Patient balances are billed upon receipt of your insurance plan's explanation of benefits. Your remittance is due within 30 business days of the statement date.
7. If previous arrangements have not been made with our Finance Office, any account balance over 90 days may be turned over to a collection agency.
8. **We require 24 hours notice for canceling or rescheduling any office appointment, or a fee of \$30 will be applied. This fee will also be applied to all no-show appointments. This is not billable to insurance. Please discuss any extenuating circumstances with the office manager.**
9. **We require 48 hours notice for canceling or rescheduling any procedure, or a \$100 fee will be applied. This is not billable to insurance. This will also be charged for no-shows.**
10. A \$20 fee will be charged for any check returned for insufficient funds, plus any bank fees associated.
11. **Before scheduling an appointment for a screening colonoscopy**, check with your insurance company and inquire whether the visit will be covered as a well/healthy visit. Not all plans have screening benefits. It is your responsibility to know your insurance plan benefits and to notify the office staff at the time of scheduling if you are using screening benefits. If it is not covered, you will be responsible for payment.

***I have read and understand the above Financial Policy and agree to comply and accept the responsibility for any payment that becomes due as outlined above.***

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Print Patient Name

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Signature of Patient or Guardian

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Date