



WHERE THE  
WORLD COMES  
TO GET BACK  
IN THE GAME

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**FINANCIAL POLICY**

The following is a statement of our financial policy. We hope this gives you a better understanding of how our billing works.

**Financial Policy**

Patients have many different types of insurance and payment options for services rendered. Also, not all of the providers we will refer you to for medical clearance accept the same type of insurance. The three most common scenarios are outlined below. Please read the following and if you have any questions or concerns please let us know.

**Participating Plans**

In this scenario, Dr. Parks participates with your insurance plan. We will do our best to help you determine if HSS and Dr. Parks are both participating in your plan. However, due to the constant changes in insurances and different policy changes in each particular plan. **It is ultimately your responsibility to call your insurance and confirm that the hospital and doctor are in-network with your insurance.** It is also your responsibility to obtain a referral if needed for your visit. If we are not participating with your insurance, you will be billed for the cost of the visit.

At the time of service you will be responsible for co-payments as outlined by your plan coverage. The copayment is typically listed on your insurance card. Our office will then submit a claim to your insurance carrier who will pay us directly and inform you if any deductible or percentage of payment is due from you. You will receive a statement of such decision and may ultimately be responsible for such payments as determined by your insurance company. If your plan requires a referral, please present the referral at the time you check-out. If you do not have a referral and you require one, you may have to pay for your visit.

**Non-Participating Plans**

In this scenario, Dr. Parks does not participate with your insurance. Payment of services is due at the time of the visit. We can submit the claim directly to your carrier.

**Medicare**

Dr. Parks and the hospital both participate with Medicare. We will bill Medicare directly for your service and Medicare will send payment directly to Dr. Parks. You will be responsible for any deductible or co-insurance. If Dr. Parks does not participate with your secondary insurance, you will be billed for the 20% that is not covered by **Medicare**.

**Medicaid/Affordable Care Act**

If you have purchased an insurance policy through the Health Insurance Marketplace under the **Affordable Care Act**, you must notify the office or front desk immediately. We are not a participating provider for any of these plans or any **Medicaid** plans as per notification from your insurance company and you will be responsible for full payment at the time of service.

**Usual and Customary Rates**

Your insurance policy is a contract between you and your insurance company. Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates.

**Payment**

Cash, Check, MasterCard, Visa, Discover and American Express are recognized forms of payment.

We hope this information is helpful; Again, if you have any questions or concerns, please contact our office.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_