

## IM SPECIALIST - Financial Policy – Updated 01/01/2019

Thank you for choosing us as your primary care provider. We are committed to providing you with quality and affordable health care. Please read and initial the spaces provided. A copy will be provided to you upon request. **PLEASE READ CAREFULLY**

### Insurance Information and Coverage

It is your responsibility to provide IM Specialist with all correct and updated insurance information at every visit. Failure to do so may result in denied claims and any balance will become your responsibility. You are responsible for knowing what your insurance will cover. Every plan is different and we have no way of knowing if a particular test will be covered or not. If you are unsure and are worried about the cost of any particular test or procedure, please contact your insurance company prior to having the test or procedure done.

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**All co-payments and deductibles must be paid at the time of service.** This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered FRAUD. IM Specialist will review your account prior to your visit and will collect a standard fee of **\$95.00** any deductible that has not yet been met prior to your being seen.

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### Automobile Accidents

If you are involved in an automobile accident, IM Specialist will bill your health insurance company. We do not bill third party insurance companies (auto insurance).

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### Work Related Injuries

Our providers do not treat for work place or work related injuries. For these injuries you should speak to a workman's comp representative within your company to find an appropriate healthcare provider or seek care at an urgent care facility

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**Claims submission.** As a courtesy, IM Specialist will submit your claims and assist you in any way we reasonably can to help get your claims paid.

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**Statements.** Billing statements are sent monthly. It is expected that any balance due be paid within 15 days of receipt of bill. If your account is over **30 days past due**, you will receive a letter stating that you have 10 days to pay your account in full. ***IM Specialist has the right to refuse treatment to patients with outstanding balances.***

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**Payment Plans.** IM Specialist will arrange a payment plan with you for outstanding balances **No payment plan can exceed a 3 month period.** IM Specialist does not provide payment plans for self-pay/cash patients.

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**Collections.** If your account goes into collections IM Specialist will not schedule any appointments until the balance is paid in full. There will be a 5% collection fee added on any account that goes to collections.

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I have read and understand the IM Specialist financial/payment policy and agree to abide by its guidelines.

\_\_\_\_\_  
**Signature of patient or responsible party**

\_\_\_\_\_  
**Date**