

# Credit Policy

November 1, 2006

Our Credit Policy is designed to hold down costs while at the same time provide our patients with the highest level of medical care.

Payment is expected at the time the services are rendered unless specific credit arrangements are made in advance. Per your contract, HMO co-payments are due at the time of service. A \$10.00 billing charge will be added to your bill when payment is not paid on the day of the appointment. For your convenience, an ATM is located at The Upstate Bank located next door in building 200 for a \$1.00 fee.

**PATIENTS WITH INSURANCE:** Patients are responsible for deductibles, co-payments, non-covered services, coinsurance, and items considered “not medically necessary” or “not a covered benefit” by the patient’s insurance.

*Participating Insurances:* A claim will be submitted to the insurance company when our office is provided with the required information. Any remaining balance is due within one (1) month of notice from the insurance company.

*Non-Participating Insurance:* If a patient has an insurance in which our office does not participate; payment for services is due at the time of the appointment. Our office will submit a claim to the insurance carrier only if requested by the patient. Any reimbursement by the insurance carrier will be sent directly to the patient.

If a patient or an insurance carrier makes a payment exceeding the balance, a refund will be issued to the appropriate party.

**DELINQUENT ACCOUNTS:** Outstanding personal balances older than 60 days are considered delinquent and may be transferred to a collection agency.

**CREDIT CARDS:** For the convenience of our patients, our office accepts Visa, Master Card, Discover, American Express and debit cards with the Visa or Master Card logo.

**RETURNED CHECKS:** Checks returned to our office for insufficient funds will result in a \$15.00 charge to the patient’s account.

**MISSED APPOINTMENT FEE:** No-shows or cancelled appointments (with less than 24 hours notice) with our office will result in a \$25.00 charge to the patient’s account.