

# Office Financial Policy

We urge you to feel free to discuss any questions you may have regarding the following policies with our billing department. They are here to assist you with your financial questions.

**CASH PATIENTS:** Our policy requires payment in full at the time services are rendered.

**MANAGED CARE INSURANCE (PPO's, Point of Service):** We are participating providers for many insurance companies. Members will be responsible for all deductibles and co-payments. We make an effort to contact your insurance company to verify that the patient is covered for the services rendered by us, however, until the claim is submitted to the insurance we have no way of knowing what your particular coverages are. If your insurance does not cover something, you will then be financially responsible for services rendered for which your insurance company denies payment.

**RETURNED CHECKS:** If your check is returned for non-sufficient funds or for any other reason, a \$40.00 fee will be charged to cover bookkeeping costs.

**MISSED APPOINTMENTS:** In our busy lives, especially with children, sometimes we may forget and miss an appointment. This, unfortunately, causes considerable scheduling and time-allocation problems for us, and also denies another patient timely access to our office. If you cannot keep an appointment, we would appreciate a 24 hour notification in advance. Each family will be allowed one missed, non-notified appointment. For all missed non-notified appoints after that, you will be billed directly for a charge equal to that of a regular office visit (This is not covered by insurance)

**PHYSICIAN LETTERS** requested by families which are not directly related to medical care (such as appeals to insurance companies) add to our costs and are not covered by managed care. We will be happy to provide such letters after direct payment to us from the patient's family, based on an hourly rate, depending on length, complexity, etc. All disability forms and family leave forms will be completed for a fee of \$75 payable at the time of the request.

In these times of "managed care," it is our goal to provide the best medical care we can, despite the "red tape" and restrictions that we face. Our office staff is happy to help you in any way that we can. We all understand that medical expenses can be high. If you are having financial problems, please discuss them with us, so that we can work out an affordable payment schedule. We do not want to exacerbate anyone's financial problems. We will work with you, as your child's health is the most important thing to us all, and we must not let financial issues interfere with continuity of your child's care. We encourage all families to educate themselves as to their rights, to demand appropriate services from their insurance company, and to become actively involved in the political process to seek fair and proper medical care delivery.

**LATE PAYMENTS:** any outstanding balances at 60 days will be subject to a \$5.00 or 10% late fee per month, whichever is greater.

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**I have read the policies explained above and understand them and how they apply to me.**

Date \_\_\_\_\_ Patient's Name \_\_\_\_\_

Signature of Responsible Party \_\_\_\_\_

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*Jeffrey W. Birns, M.D., Ali M. Strocker, M.D.*