

# OFFICE FINANCIAL POLICY

1. If you have insurance, we will gladly verify insurance coverage. We accept assignments with Allegiance and Blue Cross Blue Shield and regulations if we have prior certification from your insurance company. If we are not an In-Network provider with your insurance, we will print you a superbill to submit to your insurance.

2. We accept assignment as an in-network provider for BCBS and Allegiance as a courtesy to you. **We are not a mediator between you and your insurance company and will not enter into any dispute with the same, as your contract is between you and your insurance company.**

3 Whenever you receive any worksheets from your insurance company, please bring this information into this office as soon as possible. We must have a copy of this to determine whether proper payment has been made. If you should receive a check from your insurance company during our billing, you must bring it into the office upon receipt. If any overpayment exists after all insurance billing has been done, we will issue you an overpayment check – it will not come from your insurance company. All insurance payments, regardless of which company issues a check first, are applied to your account if any balance is due.

4. Any services not covered or coverage reductions by your insurance will be the patient's responsibility as well as all deductible amounts.

5. This office will resubmit a claim ONE TIME. We will not enter into any dispute with your insurance company. If coverage problems arise, you will be expected to assist directly in dealing with your insurance company, adjuster, or agent. Any denied or disputed claims will be treated as uncovered services, and you will be expected to pay such charges on a timely basis.

**PAST DUE ACCOUNTS:** If your account becomes past due, we will take the necessary steps to collect this debt. If we must refer your account to a collection agency, you agree to pay all collection costs which are incurred. If we must refer your account to the small claims court of Yellowstone County, you agree to pay all court costs, which consist of filing fees and service fees. If we must refer the collection of the balance to a lawyer, you agree to pay all lawyer fees which we incur plus all court costs. In case of suit, you agree the venue shall be in Yellowstone County, Montana.

**RETURNED CHECKS:** There is a fee (currently \$30.00) for any checks returned by the bank.

## **LATE ARRIVING/MISSED APPOINTMENTS:**

Late appointments: As a courtesy to others, we reserve the right to reschedule your appointment if you are going to be more than 10 minutes late.

Missed appointments: We appreciate 24-hour notice if you will be missing any appointment. If you are unable to give 24-hour notice, please call as soon as you know you are unable to make that day's appointment.

**I have read and understand the Financial Policy and agree to abide by these terms.**

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Patient Signature

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Date