

Financial Information and Health Insurance

After your first consultation with the doctor, our business office personnel will explain our billing and insurance filing procedures. During the course of your care, any problems or questions you may have concerning your account or insurance may be addressed to them.

Insurance Patients:

We file insurance claims as a *courtesy and convenience* for our patients. Some insurance companies will make payments directly to the insured. If this is the case with your insurance company, you will be responsible for charges at each visit. If your insurance company pays directly to us within 30 days as required by the Florida State Insurance Commissioner, you need only pay applicable cost shares, deductibles, and any non-covered services/denials.

Since each insurance carrier has different rules and standards of coverage, it is necessary for each patient's policy to be reviewed individually. After you see the doctor today, our business personnel will review your coverage with you and explain our filing procedures. This usually takes on a few moments. Thereafter, you will stop in the insurance office after each visit to pay your cost shares. Our business manager or insurance personnel will speak to you privately and figure your payment due for that day's medical care. Often we can estimate monthly costs for your ongoing care so that you may make one monthly payment. Please let us know if you wish us to do so. Remember, since treatment, and therefore fees, may vary depending on your progress, we can only estimate monthly costs.

We would like you to be aware, that you will be responsible for any fees denied by your insurance company as not allowed unless the doctors are participating providers (accepts assignment) with your primary insurance company.

Should you ever have any problems or questions concerning your account, please feel free to call or come in and discuss them with us.

The release form on the following page is standardized to cover most insurance companies' requirements. Please read and sign this form if you wish us to file insurance claims for you, and to assign benefits to this office.