

ANNAPOLIS INTERNAL MEDICINE

Financial Policy — What You Need to Know

Plain-language summary of the full Business Office Disclosure (Version 05.2026)

Your Insurance

- Bring your insurance card to every visit.
- Copayments are due at the time of your visit.
- No accepted insurance? We'll file a claim but you pay in full that day.
- HMO requiring a referral? Bring it or you may need to reschedule.

No Insurance? (Self-Pay)

- Pay the day of your visit and receive a discount.
- Ask the front desk for a written cost estimate (Good Faith Estimate) any time.
- Bill more than \$400 over that estimate? You have the right to dispute it.

Cancellations & No-Shows

- Cancel at least 24 hours ahead.
- Missed regular visit: \$50 | Missed physical/wellness: \$100
- Emergencies reviewed case by case — just call us.

Billing & Statements

- Bill sent after your insurance pays their share.
- Statements every 30 days for up to 3 cycles; unpaid may go to collections.
- Balances under \$5 noted at check-in. Returned check fee: \$35

Forms & Phone/Video Visits

- FMLA: \$75 | Disability/legal: \$60 | Employer forms: \$40
- Childcare form: \$25 | MVA parking permit: \$30
- Phone consult (~5–10 min): \$50 | Email consult: \$25
- Video visit: \$85 (established) / \$125 (new patient)

Medical Records

- Request via our website or ask the front desk for the link.
- A third-party vendor handles requests; fees disclosed during the process.

Wellness & Medicare Exams

- Most plans cover a preventive exam every 1–2 years.
- Medicare Annual Wellness Visit is covered at no cost to you.
- New problems addressed during the visit may be billed separately.

Patient Portal

- Appointments, results, messages, and bill payment — all online.
- Not for urgent issues. More than 3 portal cancellations/year may suspend access.

QUICK REFERENCE — FEES & CONTACTS

Copay due	At time of service — every visit
Cancellation	24 hours' notice required
No-show fee	\$50 regular visit / \$100 physical or wellness exam
Returned check	\$35
Billing questions	(410) 897-9841, option 3 → ask for Billing
Medical records	Request via website or ask front desk
Cost estimate	Ask front desk for a Good Faith Estimate any time

This summary is for your convenience. The full Business Office Disclosure & Financial Policy (Version 05.2026) governs your account. Copies at the front desk or on our website. • Questions? Call (410) 897-9841