

Welcome to Living Great Medical Associates. In order for our medical staff to be able to deliver the quality of care that you are accustomed to, we have established our financial policies. The following is a list of guidelines that are necessary in order to continue to provide high quality care and make your visit as pleasant as possible.

PLEASE READ ALL INFORMATION AND ACKNOWLEDGE BY SIGNING BELOW.

We ask that you present your insurance card at each visit. It is your responsibility to provide us with the correct information to bill your insurance.

- If you have a change of address, telephone numbers, or employer, please notify our staff.
- We will collect your deductible, co-payment, deductible deposit, or charge for non-covered services at the time of your visit. If you have a balance after an insurance payment from a previous service, we will ask for that payment. We accept cash, checks and most major credit cards. We also participate in the CareCredit payment program upon approval.
- If we do not participate with your insurance company, you will be expected to make payment in full at the time of service is rendered.
- If your insurance denies our charges or does not pay us in a timely manner, or if your account becomes delinquent we reserve the right to refer your account to a collection agency and to have it reported to one or more credit bureaus or to pursue legal action through local courts.
- Effective January 1, 2015, we will assess a 1.50% monthly interest charge on unpaid balance over 60 years old.
- We no longer accept Medicare or Medicaid insurances in any form. If you do not disclose that you participate at the time of the appointment it is considered fraud. You will be responsible for all bills incurred from your visit as well as any tests ordered including pathology for pap smears.
- If we participate with your insurance plan, we will bill your insurance for you. Your co-payment or deductible deposit will be collected at the time of service – no exceptions. If your plan requires you to see a specialist, you need to obtain that from your primary care physician prior to your appointment. No retroactive referrals will be given. If we do not participate with your insurance you will be expected to pay at the time of the appointment.
- Patients with no insurance will be expected to pay at the time of service. If you will not be able to pay in full we can reschedule your appointment until you are able to do so.
- No show or missed appointments: When an appointment is scheduled with the physician the time is specifically allotted to you. When an appointment is not cancelled in advance, and the patient “no shows”, another patient that needed to be seen may have been unable to because the time slot was already taken. We understand there may be times when you are unable to keep an appointment, but we ask the courtesy of a phone call to cancel your appointment. If an appointment is missed or not cancelled prior to 24 hours of appointment time you will be charged \$35.00. If three appointments are missed, you will be dismissed from the practice for non-compliance.
- Your insurance is a contract between you and your insurance company. We are not a party to that contract. It is very important that you understand the provisions of your policy. We cannot guarantee payment of all claims. If your insurance company pays only a portion of the bill or rejects the claim, any contact or explanation should be made to you, their policy holder. Reduction or rejection of your claim by your insurance does not relieve you of your financial obligation.

Remember, whether you do or do not have insurance, you are ultimately financially responsible for payment of your charges. If you have any questions regarding our financial policy please contact our Office Coordinator at 302-734-9200.

Signature: _____

Date: _____