

## FINANCIAL ARRANGEMENTS & MEDICAL INSURANCE

Franciscan Center for Weight Management Clinic staff is committed to providing you with the very best possible care. If you have medical insurance, we will help you receive your maximum allowable benefits. In order to do this, we need your assistance and understanding of our payment policy.

Office visit co-payments are due and payable at the time of each visit. As a courtesy, charges incurred will be billed to your primary insurance carrier. If you're insurance has not paid within 60-days we will then ask you to pay on your account. You will then need to collect directly from your insurance company. If bankruptcy is filed on outstanding accounts, payment in full is due at the time of service, regardless of current insurance status, prior to being seen by Franciscan Center for Weight Management.

### **IT IS VERY IMPORTANT FOR YOU TO STAY IN TOUCH WITH YOUR INSURANCE COMPANY REGARDING PAYMENT OF YOUR ACCOUNT.**

Returned checks and balances older than 60 – days may be subject to additional collection fees and interest of 1.5% per month (18% per annum).

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

1. Your insurance is a contract between you, your employer and the insurance company. **We are not a party to that contract.**
2. Our fees are generally considered to be within the range acceptable by most insurance companies. Therefore, they are covered up to the maximum allowance as determined by each carrier. This applies only to companies who pay a percentage, i.e., 50% or 80% or U.C.R. (U.C.R. means usual, customary and reasonable fees for this geographic region). Our fees are considered U.C.R. by most companies.
3. Not all services are covered in all contracts. Some insurance companies arbitrarily select services they will not cover.
4. It is your responsibility to verify with your insurer that Troy Houseworth, MD, Haroon Anwar, MD, Elizabeth Fujii, PA-C, Kimberly Smits, ARNP and FMG is an in-network provider within your plan, as well as if any referrals are needed prior to your first office visit.

We must emphasize that as medical care providers, our relationship is with you and not your insurance company. While the filing of insurance claims is a courtesy that we extend to you, all charges are your responsibility from the date of services rendered. We realize that temporary financial hardships may affect timely payment of your account. If such problems arise, call immediately so we can try to help you.

Additionally, please note that letters and /or short-term disability paperwork requested to be written/filled out by our Physician or Nurse Practitioner is subject to a \$15.00 per item fee, payable at the time of request. This service cannot be billed to you or your insurer.

If you have any questions about this information or are uncertain of your insurance coverage, please call and ask for assistance. We are more than happy to assist you!

I have read and understand the financial policy of this office.

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**Signature**

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**Date**