RIVERWOOD FAMILY MEDICINE, PC

**Office Financial Policy**

Our goal is to provide and maintain a good physician-patient relationship. We are committed to providing you with the best possible care. We need your understanding of our financial and payment policies.

*Payment is always required at the time of service*. We accept cash, check or credit (Visa, MasterCard).

Insurance companies do not pay all fees and may exclude certain services from coverage. We cannot predict or guarantee what part of our services will or will not be covered. It is your responsibility to understand your insurance plan.

All services performed in our office will be submitted as a courtesy to your insurance; however***, all copayments, deductibles, coinsurance or non-covered services are to be paid at the time of service***. We will no longer bill the insurance company first for these fees. If you do not pay at the time of service, there will be an additional $10.00 fee added to your account for statement processing.

Self-pay patients require payment in full *at the time of service* unless an alternative arrangement has been discussed and approved by the office manager or physician.

Accounts more than 90 days old are subject to transfer to an outside collection agency. Accounts turned over to collections result in dismissal as a patient from the practice.

Banks charge for checks that do not clear. You will be liable for all such fees, with a minimum charge of $30.00.

There is a charge of $25 for missed appointments ($ 10 for Nurse Visits and $50 for physicals).

We do charge a reasonable fee for form completion.

We must emphasize that our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are strictly your responsibility from the date services are rendered. Therefore, it is necessary for you to know your benefits and coverage that your insurance provides for you.

Please call if you have questions. Most problems can be settled quickly and easily and your call will prevent any misunderstandings.

We appreciate you choosing Riverwood Family Medicine as your primary care office.