

Michele Beck-Torres MD., P.A.

All patients or guardians are responsible for 100% of charges incurred for treatment by Michele Beck-Torres MD., P.A.

a. The patient or guardian who signs the financial policy statement is the responsible party.

Established patients whose insurance has been verified and whose deductible have been met will be expected to pay that portion of charges not covered under their policy and/or the policy's co-payment amount.

Insured patients who have not met their deductible will be responsible for paying all visits in full until their deductible has been met.

- a. Patients that are covered under well women care, in which the deductible is waived, are expected to pay that portion of charges not covered by their insurance on the date of service.
- b. Patients whose insurance does not have well women care are expected to pay 100% of all charges incurred that day of visit.
- c. Uninsured patients are expected to pay 100% of charges incurred the day of their visit.

Insurance in no way negates the patient's responsibility for the payment of their medical charges. With the exception of those HMO's and PPO's with which we participate, charges not paid for any reason by the insurance company are the patient's responsibility to pay.

Patients may pay by local check, cash, Visa, Mastercard or Amex.

- a. All checks over \$100 will be verified with the bank.
- b. There will be a \$25 service charge applied to your account for any checks that are returned, and payment will be expected in full that day by cash.
- c. There will be a charge of \$25 or your insurance co-payment for "No Show" appointments or for cancellations made without 24 hour prior notice.

Patients who fail to pay their outstanding balances to us within ninety (90) days will be turned over to a collection agency. You still will be responsible for this bill, together with all collection costs, including reasonable attorney's or collection agency fees in the event it becomes necessary to seek this method to collect payment.

Patients who have had an outstanding balance for ninety (90) days and have been turned over to a collection agent will be discharged from our practice and must find another GYN with whom to continue their care.

We have developed this Financial Policy because statements and billing have become so expensive, and in an effort to keep your medical costs down we ask that you comply with your financial responsibility. The staff is here to help you. If you have any questions regarding insurance filing or fees please speak with our billing department.

I _____, have read the above statement of FINANCIAL POLICY

SIGNATURE

DATE