



Bayside Medical Group, Inc.

Financial Policy Allergy/Immunology and Pediatric Rheumatology

Nowadays, most of our medical bills involve health insurance, which can be very complicated. We realize this, and our goal is to make things as simple as possible for you. We also ask for your assistance to simplify our processes as well. Here are our policies:

Please bring your insurance card to the office for every visit.

Always be sure to tell us right away when you get new insurance coverage. You must bring your insurance card on your first visit, as well as at any time your insurance coverage changes. It is your responsibility to determine that we are contracted providers before being seen. We are not responsible for changes in your insurance.

Please update your address, telephone and employer information with us.

Please call our business office if your information changes before your next visit.

Payment is due at the time of service

If you cannot pay your copayment at the time of the visit, we will add a billing fee on top of this copayment when we bill you. We will not bill secondary insurance plans for copays. A copay may be due regardless of whether you see a physician for an office visit; that is, if you have a nurse visit for an injection, there will be copay assessed by your insurance company for that visit.

If you have a deductible that must be met each year before the insurance starts to cover the visits, please know what that deductible is, and pay for your visit at the time of service. If we do not have confirmation that you are covered by an insurance plan, you will be expected to pay the charges in full at the time of the visit. When we receive an insurance payment, we will promptly refund your payment.

If you have no insurance, or if we are not able to verify your insurance eligibility, we ask that you pay for the visit at the time of service.

There may be times when you are between jobs or otherwise without health insurance coverage. There may also be times when your new insurance coverage has not yet registered with your insurance plan or the IPA. In these instances, we ask that you pay for the visit at the time of service. We will bill your new insurance. If they cover the claim, then we will refund you.

We do not bill third-party insurance.

If you have been injured in an auto accident, you must tell the front office staff when you check in. You will be responsible for payment in full at the time of service.

When your insurance delays payment.

If you have regular indemnity insurance (that is, not an HMO or PPO), we will bill your insurance carrier as a courtesy to you. We ask that your estimated share be paid at the time of the visit. If your insurance carrier does not make payment within 90 days, the balance will be due in full from you. If there is a problem or a dispute over payment with the insurance carrier, this is a matter for you to pursue with them. If any payment is subsequently made by your insurance carrier in excess of the balance we estimated, we will promptly refund the credit amount to you.



Bayside Medical Group, Inc.

When your insurance denies a claim.

If your insurance denies a claim, you will be billed for all services not covered in accordance with our insurance contracts. This may include but are not limited to denials due to eligibility, out of network services, not covered services, and maximum benefits have been reached.

Workers compensation cases.

If you have a workers compensation case, you need to bring all insurance information with you to the visit. If your claim is denied, it will become your responsibility.

Payment options.

For your convenience, we accept Visa and MasterCard; these credit cards can help you manage your payments. If this option is not open to you, we can sometimes make arrangements for you to pay your fees over time. If you need this extra consideration, we ask that you set this up in advance with our Business Office.

Missed appointments and cancellation.

We want be available to meet your health needs. If you must cancel or reschedule your appointment, please call us at least 48 hours in advance. There is a missed appointment fee, currently \$75, if we receive less than 48 hours advance notice or if you fail to arrive for your appointment.

Medical Forms.

There will be a charge for filling out forms when it is not done at the time of an appointment, including school forms, child care forms and immunization cards. There is no charge for forms completed as part of an office visit.

Medical Records.

There will be a charge for copying materials from your chart when done other than at the time of a visit including the transfer of records to another facility.

Returned checks.

There is a banking fee, currently \$25, for all returned checks. If your check is returned from the bank, we will not accept a check as payment on your account. Future payments must be made with cash, money order or credit card.

Delinquent accounts.

It is your responsibility to keep your account current. All charges are due in full at the time of service or upon receipt of a statement. We are not responsible for delinquent accounts due to the lack of receipt of statements or other correspondence. Notices are assumed to be acceptable if they are returned to us as unclaimed, forwarding order expired or otherwise undeliverable. Accounts outstanding over 90 days will be submitted to an outside collection agency.

I have read and understand the above information. I also understand that no guarantees have been made to me about my insurance coverage; and I do not hold Bayside Medical Group, Inc., or any of its physicians or staff responsible for my insurance coverage, pre-authorization or other insurance decisions.

Name (Please print) _____

Patient/Guarantor signature _____

Date _____