

Internal Medicine Specialists, P.C.

PAYMENT POLICIES EFFECTIVE JANUARY 1, 2003

1. **Patients without insurance coverage** - Payment is expected at the time of service unless prior arrangements have been made.
2. **Charges for services are the responsibility of the patient.** This practice participates in many insurance plans. We file insurance claims as a service for our patients, if we have a current copy of the patient's insurance card on file. However, ultimately, the patient is responsible for the payment of all charges. It is the policy of our practice to collect all fees, co-payments, co-insurance, noncovered services charges and deductibles at the time services are rendered.
3. **Statements** - We print statements each month. Statements show all outstanding balances and indicate if insurance has been filed. Please verify the insurance information that appears on the statement. Call our Insurance Department if any corrections are needed.
4. **The State of Georgia mandates that insurance companies pay for undisputed claims within 30 days of submission.** We allow 30 days for your insurance to pay a claim. Please pay any balance owed after this time period and follow up with your insurance company to make sure they pay the claim. We will refund any overpaid amount to the patient or insurance company as appropriate.
5. **We rely on insurance information you give us in filing insurance claims for you.** Many insurance plans require us to obtain pre-approval for certain procedures before they will pay for them. If we do not have accurate information about your insurance coverage, we cannot obtain pre-approval for a service. Also, many insurance plans have a "Timely Filing Requirement" which limits how long after a service is performed we can file a claim. If we do not have correct insurance information, we may not be able to file your claim before the "timely filing" period ends. **If the information that you provide to us is not accurate, you may be liable for the full amount of the charges.**
6. **Delinquent Accounts** - Sadly, some accounts will not be paid. Once we have exhausted our internal efforts to obtain payment for service, as a last resort, we refer accounts to an outside collection agency. These agencies report delinquent accounts to credit reporting services. You will also be charged for the fees that we incur trying to collect on your account.
7. **Returned checks** - Occasionally, a check written to us is returned unpaid. When this happens, we will contact the patient. Returned checks must be redeemed within 10 days of notification plus a \$40.00 fee. We will pursue all legal means to collect on returned checks.

I have read and understand the Payment Policies for Internal Medicine Specialists, P.C.

Name

Date