

Shore Foot & Ankle

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FINANCIAL POLICY STATEMENT

To Our Patients:

Thank you for choosing Shore Foot & Ankle for your current medical problem. Our staff is dedicated to delivering the highest quality care for your condition. Our Financial Policy Statement has been prepared to clarify frequently asked questions regarding fees, billing, and insurance procedures. Please be advised that insurance coverage is a contract between you and your insurance company. Ultimately, you are responsible for payment of any services rendered. Please consult with our office staff **BEFORE** treatment is rendered should you have any questions concerning our policies.

FEES: Our fees are what are termed usual and customary for physicians in our area. The office visit fee covers the examination, discussion, and dispensing of any written prescriptions for your problem. Additional fees may be assessed for additional treatment, including diagnostic tests such as x-rays, nail, callus or ulcer care, injections, microscopic examinations including wound cultures and pathological specimens, surgical treatment, supplies and materials including surgical shoes, orthoses, and taping/strapping of the foot. In addition, most insurance carriers have CO-PAYS and/or DEDUCTIBLES. Please inform our staff of these at the time of registration. **YOU ARE REQUIRED TO PAY THESE SERVICE FEES PRIOR TO YOUR EVALUATION.** All Non-Insured Patients or patients receiving non-covered services are responsible for payment of all fees at the time of service. A \$30 fee will be applied to all returned checks. If collection services are required in order to obtain payment for services rendered, you will be responsible for any and all fees incurred by this office during the process of collecting the debt.

PAYMENTS:

HMO OR NETWORK PREFERRED PROVIDER: Our office participates with numerous managed care insurance carriers and health networks to provide our patients with accessible care for their ailments.

For those with whom we participate, our office will accept your insurance carrier's payment as payment in full after adjustment with any patient cost responsibility. Patients must acquire their completed referrals with authorization numbers if needed from their medical doctor **BEFORE** our services can be rendered. **All co-pay charges are due upon arrival.**

MEDICARE: Our office participates with Medicare and accepts assignment on these charges. Medicare currently has a \$162.00 deductible. Medicare will reimburse 80% of their allowed payment for covered services and you will be responsible for the remaining 20%. If you have no other co-insurance or secondary insurance carrier, these remaining charges are to be paid upon the day of your visit. Provision of certain services have time interval periods placed upon them by Medicare and therefore you would be responsible for the entire fee at the time of service if you are treated before the time of allowed coverage.

COMMERCIAL INSURANCE: Our office accepts most commercial insurance within the State of Maryland. We will accept payment from these carriers as contracted with our office after adjustment with any patient cost responsibility. For Out Of State Insurance plans, we will submit the claim for services provided to your insurance carrier with the understanding that we may not be a participating provider with your insurance plan. You will be responsible for any unpaid balances not covered by your insurance