

FINANCIAL POLICY
PEGASUS ACUPUNCTURE & NATURAL HEALTH
EFFECTIVE SEPTEMBER, 2011

My goal is to continue to provide high quality care in the field of naturopathic medicine and acupuncture.

The current crisis in healthcare and the sluggish economy, however, have drastically affected the way my clinic can now handle patient accounts. The increased cost of providing medical care and of billing insurances has forced me to establish these guidelines.

- I will no longer be able to schedule patients who carry a balance on their accounts for more than 30 days after insurance has paid its portion. I cannot continue to accommodate the patients who tell me they cannot afford to pay their deductible or co-insurance after they have already used my services. **If you have a deductible that has not been met, you will need to pay a minimum of \$75 each visit plus your copayment. You will also receive an additional bill from me once your claim is processed through your insurance. The payment above covers most of the visit.** Unfortunately, I cannot provide payment plans.
- Account balances must be paid in full within 30 days after receiving a statement from me.
- Insurance copays must be paid at the time of the visit or I will not be able to bill insurance for that visit. This is an insurance company rule that I must abide by.
- You need to verify your insurance before your first appointment. An **Insurance Verification Form** is provided for you on my website.
- **I am unable to bill secondary insurances any more. Ask us how to submit claims yourself to take advantage of your secondary insurance. We only bill your primary insurance.**
- Canceling or rescheduling appointments without a **minimum of 24 hours** notice will result in a \$75 charge.
- My “same day cash discount” fee is for payment received at the time of service. **It is only available if I do not bill your insurance.**
- Your bill is formulated from the insurance company EOB (explanation of benefits) I receive in the mail. Your insurance company tells me what I am allowed to bill you. Make sure you review the same EOB your insurance sends you after I file a claim. This will let you know what your deductible, copay, co-insurance and bill from me will be.
- Payment Options: Mastercard, Visa, Debit Card, Checks, Cash.
- There is a \$30 charge for checks returned as NSF.
- I will no longer be able to work accounts indefinitely as I have in the past. I will not be sending out reminder or collection letters.
- If an account is unpaid 30 days after I have mailed you a statement, I will give you a 15 day grace period. If it still remains unpaid after 45 days, you will be dismissed from my practice, and the account turned over to my collection agency.
- I have read, understand and agree to the policies of Pegasus Acupuncture & Natural Health as listed above.

Print Name: _____ Signature: _____ Date: _____