



OPTIMUM WOMEN'S CARE

Dr. Nancy Magsino

Office and Financial Policies

Thank you for reviewing the following office and financial policies. We commit to put forward our best efforts to provide you with the most up-to-date, skilled, compassionate, and personal health care possible. We also agree to:

- Provide you and/or your insurance company with a timely and accurate statement of all charges for services rendered.
- Explain in full all charges for services rendered and acceptable payment methods.
- Secure all pre-authorization and/or referrals that your health insurance plan requires us to obtain for your ongoing care and treatment.

In return we respectfully ask you to agree to the following:

- We do understand that emergencies do arise that may prevent you from attending your scheduled appointment. If possible, all appointments must be cancelled 24 hours prior to your scheduled appointment. Failure to cancel within this time frame will result in a charge to your account. If you are an established patient, a \$30.00 fee will be charged to your account. If you are scheduled after 4:30pm and cancel on the same day, your cancellation charge will be \$50.00. If you are scheduled for a procedure, a \$150.00 fee will be charged to your account.
- If you are more than 15 minutes late, you may be asked to reschedule.
- It is your responsibility to inform us of any changes to your account, such as phone number, insurance, or address changes. If you do not provide us with the correct information and we are unable to receive payment as a result, you will be responsible for the balance.
- As a courtesy to you, we will file your insurance claim for you. If your insurance is inactive or does not cover the services provided, you will be responsible for payment. Any balance older than 90 days, which have not been paid by your insurance company, may be billed to you. Any balances remaining after your insurance has paid will be due on receipt of a statement from our office. If your payment is not received within 90 days, your account may be referred to a collection's agency.
- If your insurance doesn't pay under the pre-existing clause, then all services will be the patient's financial responsibility.
- It is your responsibility to confirm with your insurance if we are in or out of your network, and if the service you requested is covered by your insurance.
- All co-pays, co-insurance and deductibles must be paid at the time of service. If you are having a baby, having surgery or being admitted to the hospital, we will collect your deductible before your delivery or procedure. If you are pregnant, please review the **Welcome Letter to Pregnant Patients**.

- Any accounts with outstanding balances must be paid prior to any additional services being rendered.
- A \$25.00 charge will be charged for any returned checks. Checks will be processed electronically.
- There is a \$25.00 charge for the first 25 pages of your medical records and a \$0.50 charge for each page thereafter for each copy of your medical records, unless requested by another physician.
- If you require short-term disability, FMLA or other forms to be filled out by us these forms will be completed for a fee of \$25.00 per form.
- Laboratories and imaging studies done outside of Dr. Magsino's office are not included in the charges from our office and are billed by Quest lab or other imaging centers. It is your responsibility to understand your insurance benefits for lab work.
- For all services rendered to minor patients, we will look to the adult accompanying the patient and/or the parent or guardian with custody for payment.
- We make every attempt to code and file claims accurately according to the services rendered and your healthcare provider's documentation in your medical record. We are required to code and bill for the type of visit that is performed, not the type of visit that is scheduled. Laws regarding insurance fraud and abuse prohibit us from changing your procedure and/or diagnosis code in order to get the claim paid.
- Our office prefers to use email to notify patients of lab results, reminders and other important office information. Please allow two weeks to receive notification of your lab or test results. Please understand that our office cannot be responsible for information loss or delay that are due to technical factors beyond our office's control.

Please clearly print your preferred email address below if you consent to using email for these preferred communications.

I have read and understand the above office and financial policies and agree to be bound by these terms. I also understand and agree that Dr. Nancy Magsino and Optimum Women's Care may amend such terms from time to time. Likewise, I have received and read a copy of the Notice of Privacy Policy.

Print Name

Signature

Date

Thank you very much!