

Associates in Family Medicine
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PREVENTATIVE INSURANCE WAIVER AGREEMENT

PATIENT NAME:

DATE OF SERVICE:

INSURANCE CARRIER:

Dear Patient,

Today you will be seen for a check-up. If you have been told by your insurance company that a "Preventative Physical" or "Routine Annual Physical" is covered without a co-payment, keep in mind that the following criteria must be met to qualify:

- You have no complaints ("My knee hurts," "This mole has changed").
- You have no pre-existing medical problem to be addressed by us (other than birth control pills).
- You have no abnormalities on physical exam.

If the above criteria are not met the visit does not qualify as a "Preventive Physical" or "Routine Annual Physical" and will need to be billed as a ***regular office visit***. Therefore, a co-payment or additional charges may be applied.

How will combining my annual exam with a medical problem appointment affect my insurance coverage?

Insurance carriers require physicians to accurately report the necessity of the visit: annual (preventative) care, a medical problem or both. Coverage varies with each insurance carrier. Your individual plan may cover an annual exam but medical problems may be applied to your deductible. Some plans will not cover any medical problems discussed at an annual exam and you will be billed for the entire visit as an extensive appointment. Some plans do not cover annual exams or preventative services but will cover medically necessary visits. Many plans will not cover any infertility problems and will not pay for any visits including an annual exam if infertility is discussed. **Your physician may order tests not covered by your policy. It is your responsibility to know your insurance plan's coverage.** It is impossible for our staff and physicians to know the benefits of each insurance plan.

May I request a change in coding to see if my insurance will pay for the services I received?

You may ask us to review your chart to see if a clerical error was made. However, federal law requires accurate coding to reflect what happened during the medical visit. It is illegal to change coding or lie to the insurance carrier so your uncovered visit will be reimbursed.

Sorry for the confusion, but these are the rules laid out by the insurance companies.

I _____, will be financially responsible for the co-payment (and other charges if my carrier assesses any), and I agree to pay in full.

Signature: _____

Date ____ / ____ / ____