

## FINANCIAL POLICY

We are doing everything possible to hold down the cost of medical care. You can help a great deal by eliminating the need for us to bill you. The following is a summary of our payment policy.

### **ALL PAYMENT IS EXPECTED AT THE TIME OF SERVICE**

Payment is required at the time services are rendered unless other arrangements have been made in advance. This includes applicable coinsurance and co-payments for participating insurance companies. SMITA TANDON MD Practice accepts Payments by Cash or Credit Card ONLY.

Patients with an outstanding balance of 60 days overdue must make arrangements for payment prior to scheduling appointments. We realize that people have financial difficulty. Therefore, we may advise that due to your financial situation you seek your child's immunization through a clinic or health bureau.

### **INSURANCE:**

We bill participating insurance companies as a courtesy to you. You are expected to pay your deductible and co-payments at the time of service. If we have not received payment from your insurance company within 45 days of the date of service, you will be expected to pay the balance in full. You are responsible for all charges.

We do not bill secondary insurance companies.

If you need assistance or have questions, please contact the Billing Coordinator between 8:00 a.m. and 4:30 p.m., Monday through Friday at 800-288-3351.

### **REFUNDS:**

Overpayments will be refunded upon written request to the responsible party within 30 days.

### **MANAGED CARE:**

If you are enrolled in a managed care insurance plan (i.e., HMO), you must receive a referral from our office *before* seeing a specialist. **NO retroactive referrals will be given.**

### **MISSED APPOINTMENTS/LATE CANCELLATIONS:**

Broken appointments represent a cost to us, to you and to other patients who could have been seen in the time set aside for you. Cancellations are requested 24 hours prior to the appointment. We reserve the right to charge for missed or late-canceled appointments. Excessive abuse of scheduled appointments may result in discharge from the practice.