

If You Have...	You Are Responsible For...	Our Staff Will...
<p><b>Commercial Insurance</b> Also known as indemnity, "regular" insurance, or "80%/20% coverage."</p>	<p>Payment of the patient responsibility for all office visit, injection, procedures and other charges at the time of office visit.</p>	<p>Call your insurance company ahead of time to determine deductibles and coinsurance.</p> <p>File an insurance claim as a courtesy to you.</p>
<p><b>HMO &amp; PPO plans with which we have a contract</b></p>	<p><u>If the services you receive are covered by the plan:</u> All applicable copays and deductibles are requested at the time of the office visit.</p> <p><u>If the services you receive are not covered by the plan:</u> Payment in full is requested at the time of the visit.</p>	<p>Call your insurance company ahead of time to determine copays, deductibles, and non-covered services for you.</p> <p>File an insurance claim on your behalf.</p>
<p><b>HMO with which we are <u>not contracted</u>.</b> <b>(Not including Medicare Advantage HMO)</b></p>	<p>Payment in full for office visits, x-ray, injections, and other charges at the time of office visit.</p>	<p>Provide the necessary information for you to complete and file your claim directly with the insurance company.</p>
<p><b>Point of Service Plan or Out Of Network PPO</b></p>	<p>Payment of the patient responsibility, deductible, copay, non-covered services at the time of the visit.</p>	<p>Call your insurance company ahead of time to determine out of network benefits, copays, deductibles, and non-covered services.</p> <p>File an insurance claim on your behalf.</p>
<p><b>Medicare</b></p> <p>If you have Regular Medicare, and have not met your deductible, we ask that it be paid at the time of service.</p> <p>Any services not covered by Medicare are requested at the time of the visit.</p>	<p><u>If you have Regular Medicare as primary, and also have secondary insurance or Medigap that covers your deductibles and coinsurance:</u> No payment is necessary at the time of the visit.</p> <p><u>If you have Regular Medicare as primary, but no secondary insurance or a secondary that does not cover your 20%:</u> Payment of your 20% copay is requested at the time of the visit.</p>	<p>File the claim on your behalf, as well as any claims to your secondary insurance.</p>
<p><b>Medicare HMO</b></p>	<p>We do not accept any Medicare HMO's and will not be able to see you</p>	
<p><b>Worker's Compensation</b></p>	<p><u>If we have verified the claim with your carrier</u> No payment is necessary at the time of the visit.</p> <p><u>If we are not able to verify your claim</u> Payment in full is requested at the time of the visit.</p>	<p>Speak to your carrier ahead of time to verify the accident date, claim number, primary care physician, employer information, and referral procedures.</p>
<p><b>Worker's Compensation (Out of State)</b></p>	<p>Payment in full is requested at the time of the visit.</p>	<p>Provide you a receipt so you can file the claim with your carrier.</p>
<p><b>Occupational Injury</b></p>	<p>Payment in full is requested at the time of the visit.</p>	<p>Provide you a receipt so you can file the claim with your carrier.</p>
<p><b>No Insurance</b></p>	<p>Payment in full at the time of the visit.</p>	<p>Work with you to settle your account. Please ask to speak with our staff if you need assistance.</p>