

ADVANCED HEALTHCARE FOR WOMEN  
FINANCIAL POLICY

**COPAYS** The patient is expected to present the current insurance card at each visit. All copays and any previous balance are due at the time of service.

**SELF-PAY ACCOUNTS** Self-pay accounts are patients who are covered by insurance plans that the practice does not participate in, patients without an active insurance card on file, or at the time of service, have not met their deductible. Payment is required at the time of service for all services including lab, procedures, exams and surgeries.

**EXTENDED PAYMENT ARRANGEMENTS** If charges exceed those estimated in advance or if insurance payments are less than estimated in advance, any remaining balance is to be paid in three equal payments within 90 days of the service date. Patients who fail to meet their financial obligation are subject to collection proceedings and may be released as a patient from the practice.

**NONPARTICIPATING INSURANCE PLANS** The financial obligations of patients who are insured by carriers that the practice does not participate with are considered a self-pay account. The insurance company will be billed as a non-assigned claim as a courtesy to the patient. The patient will be responsible for charges in full at the time of service. The insurance company should reimburse the patient directly for any monies due. If the check is sent to the practice, the patient will be sent a refund in a timely manner.

**AUTOMOBILE ACCIDENT CASES** The patient will be treated as a self-pay account unless a subrogation agreement is provided by health insurance. If a subrogation agreement is provided and the physician participates with the insurance carrier, the health insurance is billed. If an attorney is involved in the case, a letter of protection will be obtained whether an insurance company is involved or not.

**PATIENT REFUNDS** The following criteria must be met prior to a patient refund being issued: There are no outstanding patient balances on the account and there are no outstanding insurance claims on the account.

**DIVORCE CASES** In cases of divorce where the spouse may be responsible for medical bills, the patient is expected to pay at the time of service. The practice will not bill a divorced spouse for the patient's services.

**CHILD CUSTODY CASES AND TREATMENT OF MINOR CHILDREN** The parent accompanying the child at the time of her appointment will be responsible for payment at the time of service. The practice will bill any insurance carried on the child. The practice will not get involved in any split payments, etc. set up by the court system, etc. This financial policy allows us to focus on rendering quality care to our valued patients. If you have any questions or need clarification of any of the specific policies, we encourage you to ask a member of our staff.

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Patient Signature

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Date