

PINEYWOODS HEART, PLLC
Hannah G. Deppisch, MD

FINANCIAL POLICY

We are dedicated to providing the best possible care for you, and we want you to understand our financial policies to avoid any future misunderstandings.

Insurance - You are financially responsible for all charges unless our agreement with your insurer prohibits us from billing you. It is crucial that you verify we are a covered provider for your insurer prior to receiving services. We may accept the assignment of benefits so that your insurance company can pay us directly. If your insurance company does not pay the claim within a reasonable period, we will have to look to you for payment.

Self-pay - If you do not have insurance, if we cannot verify your coverage, or if we are not a participating provider in your network, payment is due at the time of service.

Benefit Verification – We will contact your insurance carrier to verify your benefits when necessary. Your insurer will estimate your financial responsibility and which charges should be paid by you at the time of service. Your insurance carrier's estimate is not a guarantee of payment. It is possible that when your claim is processed by your insurer your portion of the charges could be higher than estimated. We cannot guarantee what your insurance company will pay. You may receive a bill from us if the insurance company denies, changes, or reduces the payment for the services we provided. **Benefit verification is an estimate, not a guarantee of your insurance benefits.**

Co-payments & Deductibles – When your insurance specifies a co-payment, co-insurance, or if you have a deductible remaining, you must pay all such amounts at the time of service.

Prior Authorization – It is your responsibility to obtain any prior authorization required for our services before you visit our office, even when the visit is for an urgent problem. Contact your insurance or your primary care provider if you have questions about the need for an authorization.

Returned checks – We will charge a fee of \$35.00 for all checks returned unpaid.

Credit Cards – We accept Visa, MasterCard and Discover.

Collection Agency – If your account is delinquent we may file it with a collection agency to collect payment. If this becomes necessary, your account may be charged additional fees to offset some of the collection costs we incur.

No Show – If you cancel your appointment with less than 24 hours' notice, or if you miss your appointment, we may directly bill you a no show fee.