

## **FEES, PAYMENT AND INSURANCE POLICIES**

We make every effort to keep down the cost of your medical care. Our office and surgical fees are determined by the complexity of the procedure, the time involved and the fee that is usual and customary for our area. Such services as diagnostic x-rays and/or treatments such as casts, splints, injections, etc. involve additional costs.

Payment arrangements are expected at the time of service. As a service to you, our office will be happy to file your claim. For those patients receiving financial benefits from insurance or government agencies, we are required by law to collect the appropriate co-payments and deductibles specific to your agreement and the agency involved.

## **INSURANCE AND PATIENT RESPONSIBILITY**

Please understand that insurance coverage is an arrangement between you and your insurance company and that your insurance company may not provide full payment of your medical costs. Participating plans are: Medicare (we do accept assignment), Medicaid (with physician referral), Bluegrass Family Health, Anthem/Blue Cross Blue Shield, Humana, United Healthcare, TriCare and CHA.

If your insurance plan will only allow you to see physicians that are members of their network, please verify that we do participate with your particular plan.

If your insurance plan requires you to obtain a referral from your primary care physician, it is your responsibility to obtain this referral prior to your scheduled appointment.

If your insurance plan requires a co-payment, this payment is expected at the time of service.

If you are scheduled for diagnostic testing or surgery, please check with your insurance company to determine if it requires you to obtain a pre-authorization or second opinion.

Payment of the account is the responsibility of the patient.