

Mid-South Surgeons, PLLC

Financial Policy

We are committed to providing medical services in a caring and quality manner. In an effort to make our services available to as many patients as possible on an affordable basis, we have established the following guidelines for payment for these services. This enables us to provide the highest level of care at a minimum cost to you.

Insurance Contracts

We will be happy to file your insurance claim as a courtesy to you. However, we will ask you to pay your co-pay at the time of service. Once insurance has paid your claim, you will then become responsible for any remaining coinsurance and/or deductibles. Please note that we will only file your first two insurances. If you have any other insurance policies, it will be your responsibility to file your claim with them.

Remember that your insurance policy is a contract between you and your insurance company. We will make every effort to make sure your claim is paid. However, if your claim is denied making you responsible for the entire balance, the dispute is between you and your insurance carrier. We will expect payment from you at that time.

It is imperative that you present your most current insurance cards to us at each visit. This will ensure that we file your insurance correctly. If you do not give us correct information, and your claim is denied, you will be responsible for the entire bill at that time.

Self-Pay

If you do not have insurance, we ask that you pay for your charges at the time of visit.

If you have special circumstances that might make these policies a hardship, please talk with us about making payment arrangements.

The Collection Process

We will send you a statement showing your balance due. Payment is expected upon receipt of your statement. If your balance goes unpaid, and we turn your account over to a collection agency, you will be responsible for any collection fees and/or court costs. This debt will be reported to the credit bureau, which affects your credit rating. Also, if a balance due is the result of an insurance co-pay or deductible, we will also send a letter to your insurance carrier informing them of your non-compliance with your contract. Please do not ignore your financial obligations. Please communicate with us, so we may help you meet your responsibility.

Financial Hardship

We do understand that in some instances, paying your balance due can create an undue hardship on your finances. If this is the case, we will be happy to work with you on alternative payment arrangements.

Returned Checks

There will be a \$25.00 charge for all returned checks.

No Show Appointments

There will be a \$20.00 charge for appointments missed without 24 hours notice.

5/13/2009