

Lenox Healthcare for Women FINANCIAL POLICY

We are doing everything possible to hold down the cost of medical care. You can help a great deal by reducing the number of bills we send to you. The following is a summary of our payment policy.

ALL PAYMENT IS EXPECTED AT THE TIME OF SERVICE

Payment is required at the time services are rendered unless other arrangements have been made in advance. This includes applicable coinsurance and copayments for participating insurance companies. Lenox Healthcare for Women accepts cash, personal checks, (in-state only), Visa, Discover and MasterCard. There is a service charge for returned checks.

Patients with an outstanding balance 60 days or more overdue must make arrangements for payment prior to scheduling appointments.

INSURANCE:

We bill participating insurance companies as a courtesy to you. You are expected to pay your deductible and copayments at the time of service. If we have not received payment from your insurance company within 45 days of the date of service, you may be expected to pay the balance in full. You are responsible to be sure all charges are paid whether by you or by your insurance carrier.

We will bill secondary insurance companies one time only.

Your time of service receipt includes all information necessary for submitting claims to your insurance company.

If you need assistance or have questions, please contact **Colleen Bowles between 8:30 a.m. and 4:30 p.m., Monday through Friday, at 815-965-6644.**

REFUNDS:

Patient/guarantor credits in amounts less than \$20.00 will be retained on account to be credited toward future balances unless a written request for refund is received. Amounts \$20.00 and greater will automatically be refunded to the patient/guarantor.

MISSED APPOINTMENT/LATE CANCELLATIONS:

Missed appointments represent a cost to us, to you and to other patients who could have been seen in the time set aside for you. Cancellations are requested 24 hours prior to the appointment. We reserve the right to charge \$25.00 for missed appointments. Excessive abuse of scheduled appointments may result in discharge from the practice.

I have read and understand the Lenox Healthcare for Women Financial Policy. I agree to assign insurance benefits to Lenox Healthcare for Women whenever necessary. I also agree that if it becomes necessary to forward my account to a collection agency, in addition to the amount owed, I also will be responsible for the fee charged by the collection agency for costs of collections.

Signature of Insured or Authorized Representative: _____

Date: _____ Print Name _____