

## **FINANCIAL POLICY**

- Doctor provides services to you, not your insurance company and generally you are responsible for your bill. Please remember that insurance plans vary greatly in the amounts they will pay, from nothing to 100%. As an accommodation we will bill your insurance for you.
- All office visit co-payments are due on the day of the visit by cash, check, MasterCard, Visa, and Discover. Doctor participates with some managed care plans. Patients should check with their insurance prior to their appointment to verify coverage.
- In some cases Dr. Kefalas will have to complete disability forms, mortgage forms, auto insurance forms and band forms of all types for you. Please allow 5-10 working days for completion of the forms.
- Charges incurred as a result of a liability claim are the patient's responsibility. When provided
  with complete billing information, we are willing to work with you in collection from others
  insurance. Please realize that litigation is usually lengthy and that the doctor needs to be paid in
  a timely manner.
- In the event your account needs to be turned over to a collection agency or an attorney, you will
  be responsible for all related fees and costs of the collections including, but not limited to,
  reasonable attorney's fees, the collection agency fees up to 50% of the balance, and associated
  costs.
- Monthly statements will be sent to you. Any question regarding your charges may be discussed with our business office during normal business hours.

Please sign below to indicate that you have read, understood and agree to the above policy.

Signature:	Date:	
Print Name:		