



Welcome to Central Phoenix Obstetrics and Gynecology. We are pleased to meet you and excited to work with you in finding your perfect health! Medical care is based upon mutual understanding and confidence. Our goal is that you have the information you need to understand your insurance and our policies. This handout highlights some critical details regarding health insurance, our financial policies and your obligations regarding payment for care. **You must initial next to each line item as acknowledgement of our policies.**

- It is customary to pay for your visit before leaving our office, unless prior arrangements are made.
- **You will be asked at every appointment if there are any changes to your address, telephone number, place of employment or insurance coverage.**
- It is a requirement that you present our front office staff with the **most current** insurance card and photo ID to each appointment. If you do not have an insurance card, you will be responsible for the cost of care for that visit.
- Remember we are not party to the contract between you and your insurance company and, as a result we cannot know the details of your policy. There may be procedures we need to perform to provide the best care possible of which your insurance does not deem as billable or medically necessary. In this case, you will be responsible for these services.
- You are responsible for knowing your benefits and you will be responsible for all copays and deductibles on the day of service. If you have a past due balance you must pay at least **50%** of the total in addition to the out of pocket expense for that day. We can help you to reschedule your appointment if you need time to meet these obligations.
- We can sometimes get an estimate of what you will owe. According to insurance company policy, this estimate is not a guarantee of payment. You may sometimes have additional out of pocket expenses after your visit.
- You may have specimens including blood collected at this office but lab tests are performed by a separate company. Costs for these tests will be billed directly to you from the appropriate lab.
- Care during pregnancy is viewed differently by most health insurance companies. We have separate financial policies and agreement for pregnant patients. This will be presented to you by our billing advisor team.
- I understand that if my insurance company excludes services that are billed to them, I will be held 100% responsible for the usual and customary charge.

**Administrative Fees (These are not covered by health insurance)**

- A fee of **\$35** is charged for any checks returned for insufficient funds (NSF).
- If you have a past due balance for over 90 days, your account can be subject to an outside collections department. There is a **35% collection** fee added to all accounts sent to collections in addition to a **1.5% + \$3.00** finance fee for every month the balance is outstanding- not to exceed three months.
- We should be notified at least two business days in advance for appointment cancelation. You will be charged **\$75** for in office missed appointments and **\$250** for missed surgery appointments.
- There is a **\$50** fee for forms completed by a provider. We require you to submit these forms at least 10 business days before they are due. Additional fees may be applied if you require forms in a shorter time frame. This fee is per individual.
- Copies of medical records are subject to a **\$45** fee. We require you to submit these forms at least 10 business days before they are due. Additional fees may apply for stat requests and other circumstances.

**I have read and understand the policies and obligations outlined above. I hereby authorize Central Phoenix Obstetrics and Gynecology, to release any medical information necessary to process medical insurance claims and I authorize payments directly to the providing physician.**

Patient Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_