

ML Professional Corp.
5128 W. Cypress Ave.
Visalia, Ca. 93277
559.713.1111

PATIENT FINANCIAL POLICY

In order to reduce confusion and misunderstanding between our patients and the practice, we have adopted the following financial Policy. If you have any questions, please discuss them with our office manager. We are dedicated to providing the best possible care and service to you and regard your complete understanding of our financial policies as an essential element of your care and treatment.

- Unless other arrangements have been made in advance by yourself or your health coverage carrier, full payments for office services are due at the time of service.
- Your insurance policy is a contract between you and your insurance company. As a courtesy, we will file your insurance claims for you if you assign the benefits to the doctor in other words: you agree to have your insurance company pay the doctor directly. If your insurance company does not pay the practice within a reasonable period, we will have to look to you for payment. If we later receive a check from your insurance we will refund any overpayment to you.
- We have made prior arrangement with many insurance and other health plans to accept an assignment of benefits. We will bill those plans with which we have an agreement and will only require you to pay the co-payment at the time of service. **We will collect the co-payment when you arrive for your appointment.** A \$10.00 monthly rebilling fee is applied to accounts with unpaid co-payments.
- All health plans are not the same and do not cover the same services. In the event your health plan determines a service is **“not covered”** you will be responsible for the complete charge. **It is your responsibility to know what is or is not covered by your health plan.**
- For all services provided in the hospital, we will bill your health plan. Any balance due is your responsibility and we will bill you for these balances.
- Statements are billed monthly balance over 30 days incur an interest rate of 1.5% (18% annually). **Checks returned to our office for non-sufficient funds are charged a \$35.00 bank fee and must be paid in cash or money order within 30 days.** For services rendered to a minor: we will look to the adult accompanying the patient and the parent or guardian with custody for payments.

_____ There will be a service charge of \$55.00 for any missed appointments. In order to prevent this from occurring the patient with the appointment needs to call 24 hour prior to appointment date.