

Silver Pine Medical Group Financial Policy

Silver Pine Medical Group financial policy describes the patients and practices financial responsibilities. We are committed to providing our patients with the best possible medical care and also minimizing administrative costs. This policy has been established with these objectives in mind and to avoid any misunderstanding or disagreement concerning payment for professional services.

- Our practice participates with numerous insurance companies. For patients who are insured with one of these insurance companies our billing office will submit a claim for services rendered. It is the patient's responsibility to provide us with current insurance information and to bring his/her insurance card to each visit. In the event that the insurance cannot be verified either prior to or at the time of the appointment we will ask that services are paid in full at time of the visit. If payment cannot be made we will ask that your appointment be rescheduled.
- If our office does not participate with your insurance we will file a claim upon request however payment in full is expected at time of service.
- It is the patient's responsibility to pay any deductibles, copayments, or any portion of the charges as specified by your insurance plan including non covered services at the time of visit.
- Payment for services can be made with cash, check or credit card.
- We will send a maximum of two statements in attempt to collect any unpaid balances. After a 60 day past due balance has occurred additional finance charges will be added to you account. If the account is referred to our collection agency you and your family member may be dismissed from the practice. In the event this action occurs you will be asked to pay the entire balance in full and any additional costs to the practice incurred from the collection agency before any future appointments can be made.
- Our staff is happy to help with insurance questions relating to how a claim was filed, or regarding any additional information needed to process the claim. Specific coverage issues however can only be addressed by the insurance carrier's member services department. (Phone number should be listed on the back of your insurance card.)
- The adult accompanying a minor and the parents or guardian of the minor are responsible for payment at the time of service. For unaccompanied minors, non-emergent treatment will be denied unless prior arrangements have been made.

Our practice firmly believes that a good physician-patient relationship is based upon understanding and good communications. Questions about financial arrangements should be directed to the practice. We are here to help you.