



## PATIENT FINANCIAL & INSURANCE POLICY

At Gynecology & Obstetrics of DeKalb, P.C. (GOOD), our highly trained physicians and staff are dedicated to providing you with the best possible care in a comfortable, compassionate setting. Whether you are coming in for an appointment or a procedure, the information below will help make your visit go more smoothly. Should you have questions, any member of our staff will be glad to assist you.

### Determination of Insurance Benefits

Our office will contact your insurance carrier to verify the coverage that you present at check-in. Unfortunately, verification of benefits does not obligate insurers to make payment on your medical claim.

GOOD participates in most health plans; however, you should know the following about your specific insurance plan:

- If the physician and facility are in-network
- Your annual deductible
- Your specialist office co-pay
- If a referral is required

Co-payments are due at the time of service, before your appointment, per our contract with your insurance carrier. We accept the following forms of payment: check, cash, MasterCard, Visa and American Express. Any check dishonored by your bank may result in a \$35 returned check charge being added to your account and your account will be maintained on a cash-only payment basis.

If you are scheduled to have surgery, GOOD will contact your insurance carrier and calculate an estimate of the charges you would be responsible for based on your in-network benefits. This estimated payment is required prior to surgery. Following your surgery, GOOD will file the claim with your insurance carrier. If any additional balance is owed by you, you will receive a statement after GOOD processes the insurance Explanation of Benefits (EOB).

There are instances when your insurance carrier may process your claim differently than the amount quoted to GOOD:

- The benefit payment is less than anticipated, thereby leaving you with a higher responsibility.
- The claim may be denied as non-covered.
- Additional services may be rendered due to findings at time of appointment. You may be responsible for additional charges after your insurance claim is processed.

As a courtesy, our office will verify your benefits, however, THIS IS NOT A GUARANTEE that your insurance carrier will pay your medical claim. Verbal benefits provided by insurance carriers are NOT a guarantee of payment.

If you receive an EOB from your insurance carrier with your medical claim processed differently than you expected, please contact your insurance carrier for clarification. There may be instances based on your diagnosis or services rendered that are not covered by your insurance carrier. In those cases, you will be held responsible for the balance. The physicians of Gynecology & Obstetrics of DeKalb will provide services deemed medically necessary based on your diagnosis, treatment and circumstances.

### Missed Appointment Policy

If you are unable to keep your appointment, please reschedule at least 24 hours in advance. If an appointment is missed, the following fees will be incurred:

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|------------------|-------|
| Office Visits    | \$ 25 |
| Office Procedure | \$ 75 |
| Pre-op/Surgery   | \$100 |
| 2nd Cancellation | \$300 |

### Medical Records Request Policy

If you request a copy of your medical records due to moving, changing physicians, seeking a second opinion, etc., there is a nominal charge. If GOOD refers you to another physician, we will send them a copy of your medical records at no charge.