

# PATIENT FINANCIAL AGREEMENT

PLEASE READ THOROUGHLY AND SIGN BELOW

**In consideration of receiving services from Main Line Rheumatology, You Agree:**

1. All services are provided to you with the understanding that YOU ARE ULTIMATELY responsible for the cost regardless of your insurance coverage. If you would like to know the cost of a service, please inquire prior to treatment. Please be aware that not all services are a covered benefit with all insurance companies. **You are responsible for knowing what services are and are not covered with your insurance plan. EVERY INSURANCE PLAN IS DIFFERENT, KNOW YOUR BENEFITS!**

2... Your insurance policy is a contract between YOU (YOUR EMPLOYER) and YOUR INSURANCE. We are NOT a party in that contract and CANNOT influence what services your insurance plan will or will not cover.

3. **CHANGE OF INSURANCE**. If your insurance changes, **IT IS YOUR RESPONSIBILITY TO NOTIFY OUR OFFICE** and to make sure your new insurance plan participates with Main Line Rheumatology. You should BRING YOUR INSURANCE CARD TO ANY DOCTOR VISIT.

**COVERED PHYSICIANS UNDER YOUR PLAN**: It is YOUR responsibility to know if YOUR insurance will cover the cost of you seeing one of our physicians. Please ask your insurance if Main Line Rheumatology is a covered provider. Also feel free to check with our billing department to see if Main Line Rheumatology participates with your insurance plan.

4. **REFERRALS**: You are responsible for knowing if your insurance requires a referral to be seen by a specialist and for obtaining such referrals from your Primary Care Provider.

8. **CANCELATIONS and NO SHOW**: If you habitually cancel appointments the day of service or “no show” to multiple doctor visits, you may be discharged from the practice. Unfortunately when a patient does not show for their scheduled appointment, another patient loses an opportunity to be seen.

**COMPLETION OF FORMS**: if you require forms to be completed for school, work, or legal purposes, there is a fee. This fee pays for the physician’s time to perform a chart review and fill out the appropriate paperwork. Please see front desk for pricing.

**MEDICAL RECORDS**: As a patient of Main Line Rheumatology, you have a right to a COPY of your medical records. A fee may apply if you require a large volume of copies or notes. Please see front desk for pricing

3. **CHECK-IN**: We will collect your deductible, co-pay, and payment for any uncovered services as well as the patient’s portion as determined by insurance. We accept cash, check, and credit card

4. **OFFICE LABS**: **If your insurance has restriction on where you are “allowed” to have your blood drawn, it is YOUR responsibility to know these restrictions. Please inform your doctor and they will provide you with a lab slip to have your blood work done elsewhere.**

5. **BILLING YOUR INSURANCE**: We will bill your PRIMARY insurance for your claim. We will also bill your SECONDARY insurance company ONCE as a courtesy. However, you are still ultimately responsible for payment of all services. If your PRIMARY insurance company does not respond within 30 days we will follow

up with an inquiry on your behalf. If, however, your PRIMARY insurance does not respond within 60 days of claim submission, a statement will be sent to you. It is then YOUR responsibility to call YOUR insurance to inquire why the claim is not being covered. Please let us know if we can be of any assistance if this occurs.

**6. MEDICARE ONLY PATIENTS, YOU ARE RESPONSIBLE FOR THE TWENTY PERCENT (20%)**

**BALANCE DUE OF WHICH MEDICARE DOES NOT PAY, IF YOU DO NOT HAVE SECONDARY INSURANCE. YOU ARE ALSO RESPONSIBLE FOR THE YEARLY DEDUCTIBLE.**

**7. PAID CHARGES:** Any unpaid charges over 90 days old will be turned over to outside collection agency with additional collection agency fee. You are responsible for any collection fees, legal fees, or court costs incurred in the collections process. This agency will report your failure to pay to all 3 national credit agencies. If you are having financial difficulties and are unable to pay your bills to Main Line Rheumatology, please contact our office **PRIOR** to this 90 day period to set up a payment plan. You will then NOT be sent to collections unless you fail to make your negotiated regular monthly payment.

**8. PATIENTS WITHOUT INSURANCE:** As a courtesy to our patients who do not have health insurance coverage, we offer a discount. Discounts DO NOT APPLY to patients who have insurance and we do not participate with that insurance plan.

**9. BILLING QUESTIONS:** Our physicians do not participate in the billing process and are therefore not knowledgeable on answering any questions regarding claims. If you have any billing questions, please feel free to contact our billing department at (610)896-8400 Ext/ 110 (Stephanie) or Ext. 122 (Mary). They will be happy to assist you.

**10. RETURNED CHECKS** are subject to a \$25.00 return check fee.

**We appreciate your trust in us and appreciate the opportunity to serve you.**

**MAIN LINE RHEUMATOLOGY**

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**Patient/Guardian Signature Date**