



About Your Insurance Plan & Our Financial Policies...

We are dedicated to providing the best possible care for you, and we want you to completely understand our financial policies.

1. Payment is due at the time of service unless arrangements have been made in advance by your carrier. Any balance due on your account will be collected at the time of any visit. We accept Cash, Visa, MasterCard, American Express, or Personal Check made payable to Pacific Arthritis. Checks cannot be made out to any particular physician's name. Checks returned for non-sufficient funds will be charged a \$25 admin fee.
2. Keep in mind that your insurance policy is basically a contract between you and your insurance company. As a service to you, we will file your insurance claim if you assign the benefits to the doctor—in other words, if 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 insurer, we will refund any overpayment to you.
3. We have made prior arrangements with many insurance companies and other health plans to accept an assignment of benefits. We will bill them, and you are required to pay a co-payment at the time of your visit.
4. If you are insured by a plan that we do not have a prior arrangement with, we will prepare and send the claim for you as a courtesy. You may be responsible for deductible and/or co-insurance.
5. Not all insurance plans cover all services. In the event your insurance plan determines a service to be "not covered," you will be responsible for the complete charge. Payment is due upon receipt of a statement from our office.
6. You, the patient, remain at all times responsible for understanding what your health plan will and will not cover. If you are unclear about any financial aspect of your health care, please contact your health plan or ask to speak to a member of our billing staff.