

# FINANCIAL POLICY

Southern Ocean County Surgical Association, L.L.C

General Surgery

Sergey Grachev, M.D.

*YOUR COPAY AND OTHER CHARGES THAT YOUR INSURANCE DOES NOT COVER ARE DUE AT TIME OF SERVICE.*

*WE ACCEPT CASH, CHECK, CREDIT CARDS (MASTERCARD, VISA, AND DISCOVER) AND DEBIT CARDS.*

## Regarding Insurance

As a courtesy to our patients, Southern Ocean County Surgical Association will file claims to any insurance carrier with whom we are participating providers. If the insurance company has not processed and paid the claim within forty-five (45) days from the date of filing the claim, or has denied the claim, the payment of the account in full then becomes the responsibility of the patient. Payment is due within thirty (30) days from the first statement date, and interest will accrue at the rate of 1.5% per month. \$15.00 late fee will be applied monthly to patient balances over sixty (60) days old.

## Assignment of Benefits

It is the member's responsibility to understand their benefits. Each policy is individual and you should contact your insurance to confirm coverage for specific procedures. It will be necessary to have on file an original signature of the policy holder authorizing the filing of insurance.

## Returned Checks

There will be a \$25.00 return check fee on all returned checks.

## Missed Appointments

Unless cancelled at least twenty-four (24) hours in advance, our policy is to charge \$25.00 per missed appointment. Please help us serve you better by keeping your scheduled appointments.

## Missed Copays

In the event that we make an exception and allow you to be seen without your copay, there will be a missed copay fee of \$15.00 for each occurrence.

## Collections

In the event the undersigned fails to pay the demand and the account is turned over to an attorney for collection, I hereby agree to pay all costs and expenses of collection including, but not limited to, attorney fees of thirty-three and one-third (33.33%) of the balance due.

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Patient/Legal Guardian Signature

Date

Patient(s) Name(s)