

Betty Chung Grasty M.D., P.A.

Diplomate of the American Board of Internal Medicine
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FINANCIAL AND OFFICE POLICIES

It is the patient's responsibility to understand their insurance policies and all coverages. We will do the best we can to help you understand or direct you to where you can obtain your policy benefit information.

- **PAYMENT/ INSURANCE:** **Payment is expected at the time of service.** If you have a deductible that has not been met, or a percentage is your responsibility, we do expect payment when services are rendered. **Even though insurance will be filed, you are responsible for any balance after insurance processes your claim.** All charges for treatment become due and payable for sixty (60) days after the date of service. These periods allow sufficient time to process insurance and make payment in full of any remaining balance. Payment is expected before the next billing cycle. If no payment is received an additional late fee will be added to your account, unless arrangements have been made upon receipt of your first invoice.

**Delinquent accounts will be reported to a collection agency after 90 days, please let us know if your payment will be late or you're needing to make arrangements to avoid any further actions that may occur on your account.

****RETURNED CHECKS:** In the event you submit payment by check and the bank returns the check unpaid for any reason, there will be a charge assessed of \$30 to your original balance. ALL FURTHER PAYMENTS WILL NEED TO BE CASH, CREDIT OR DEBIT.

- **INSURANCE REFERRALS:** As your PCP (primary care physician), we will send via fax an insurance approved referral to your preferred specialist upon your request or request of the specialists office.

***If an insurance referral is required please make sure to call us 2-3 days before your appointment.** We want to have ample time to call your insurance and/or specialist to obtain necessary information in order to get your office visit approved by your insurance.

****It is a patient's responsibility to find out if referrals are required with their insurance plan.**

- **OFFICE PROCEDURES/ SURGERIES:** (*ex: mole, skin tag or any foreign object removals, abscess drainage etc.*) We advise that you call your insurance prior to the office visit and verify that the procedure you're requesting is covered under your plan. We will file the claim, however, if your insurance denies payment, **YOU** will be responsible for any balance due.
- **LABS AND RADIOLOGY:** All blood work and radiology are **PREFORMED AND BILLED at an outside lab or facility.** Tests are ordered according to medical necessity. Since we do not bill for anything done outside of our office, we ask that you call your insurance to get informed as to how these apply to your benefits. If you are financially responsible for a certain amount, it will need to be paid to the facility/lab in which services are rendered.

Dr. Betty Grasty MD PA bills for preventative care services per the insurance company guidelines. Please note, that additional services rendered at any visit will also be charged as appropriate. If the patient is scheduled for a physical and the visit goes beyond what is considered routine then we may bill an additional office visit based on your physician's additional time and treatment. In the event that this happens, our office will bill the patient any additional balances due. For example, a co-pay or percentage that results in the billing of an additional office visit during a routine physical.

- **Prescriptions and Refills:** The best time to get a prescription refill is at your appointment. If you need to call for refills, **don't wait until you have run out.** All refills require the doctor's approval and may take 24-48 hours. Please note that Dr. Grasty only reviews refill requests after she is done seeing patients.

***Some medications have potential side effects that must be monitored. We require check-ups for such medications every 3- 6 months or when doctor feels necessary. Be sure to keep those follow-up appointments.*

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*** Some prescriptions cannot be called in. Per DEA regulations, these prescriptions require regular follow up appointments and must be printed for you to pick up.*

- **Disability, Insurance Forms, FMLA paperwork, etc:** Completion of medical forms requires that you come in for an appointment. This will assure there is no miscommunication, misunderstanding, or error on the paperwork.
- **CANCELLATIONS AND "NO SHOWS":** Patients who fail to cancel their appointments will receive a \$25 fee on their next bill. Please give us the common courtesy to cancel within 24 hours in advance if you know you cannot make your appointment so that we may offer it to another patient. Patients who have not paid this at the time of their next visit will need to pay this before being seen.

****Please make note that 3 consecutive "No Show" appointments will result in termination from our practice as non-compliance.*

- **Failure to keep your account balance current may require us to cancel or reschedule your appointment.**

Our office firmly believes that a good patient/physician relationship is based upon understanding and open communications. It is our hope that the above policies will allow us to provide the highest quality care to our patients. If you have any questions or need clarification regarding these policies please let us know.

Signature/Patient or Guardian

Date