

NEW BRAUNFELS CARDIOLOGY
Financial Policy

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 with your insurance carrier. We accept Cash, Checks, Money orders and Credit Cards.
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 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 of time, 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 assignment of benefits. We will bill them, and **if you are required to pay a co-pay/deductible, it is due at the time of your visit.**
4. If you are insured by a plan that we do not have prior arrangements with, we will prepare and send the claim for you. You will be responsible for any amount due that is not covered by your insurance company.
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. Some insurance companies require referral authorization. **It is ultimately the patient’s responsibility to know your insurance coverage/benefits and requirements.** If an authorization was needed and was not done you will be liable for the full amount of the services in the event that your insurance does not pay.

I have read and understand the practice’s financial policy and I agree to be bound by its terms. I also, understand and agree that such terms may be amended by the practice from time to time.

Signature of patient (or responsible party, if minor)

Date

Please print the name of the patient

NEW BRAUNFELS CARDIOLOGY

ATTENTION ALL PATIENTS

We are committed to providing you with the best possible medical care. In order to do this we need you to be aware of your own individual insurance coverage/benefit's and if New Braunfels Cardiology and/or its physicians are contracted with your insurance. We have too many insurance plans that we file with and cannot know whether or not New Braunfels Cardiology and/or its physicians are contracted with each and everyone's insurance. It is the patient's responsibility to find this information out prior to becoming a patient with this practice.

As a patient please be aware many insurances require a Referral or Pre-Authorization prior to the service being done. Please take appropriate steps to have this done prior to your visit.