

Los Alamitos Cardiovascular Financial Policy

Welcome To Our Office

First and foremost we are dedicated to providing you, our patient, with the very best care and service that you can possibly receive and we regard your understanding of our financial policies as an essential element of your care and treatment. If you have questions about your account, charges for services rendered, insurance or payments, please speak with one of our Billing Representatives.

When you come to our office please have available, with each visit, the following insurance and identification information:

1. Your current and valid insurance identification card so that we can copy the front and back of the card for accurate insurance information.
2. Your driver's license so that we may copy it for accurate demographics and patient specific data.
3. If you have a health plan that requires its own insurance claim form, please provide us with a signed and completed claim form.
4. Your referral or authorization for services if applicable.

Payment Policy

With the exception of the below paragraph, Insurance Plans, payment in full, for services rendered, is expected at the time those services are performed. For your convenience, we accept cash, check and most credit cards. On your behalf, we will bill those insurance companies which we have an agreement. Please note that in the event of non-payment, your account may be placed with an outside collection agency and the expenses for that action will be added to your account balance. Balances which exceed 90-days from the date of service may be charged a finance fee of 1.5% each 30-days. If you have any questions, please feel free to ask one of our representatives or our Billing Service.

Self-pay Accounts

If you do not have a valid insurance plan to cover the cost of our services, you will be required to make full payment at the time of service.

Insurance Plans

If you are insured, we will bill those insurance plans with which we have an agreement, on your behalf. However, it is ultimately your responsibility to become familiar with the details of your insurance plan coverage. We recommend that you contact your insurance company prior to seeking any healthcare service so you may understand your allowable benefits. If you have a PPO or HMO insurance plan, we will collect the required co-payment, co-insurance, and any deductible that is due at

the time of the visit. In the event that your health plan determines a service is “not-covered”, we will bill you, and payment is due upon receipt of that statement. Any amount that you are billed for services rendered and not paid by your insurance company within 30-days will be billed directly to you. If your insurance coverage is with a plan with which we do not have an agreement, payment is expected, in full, at the time of rendered service. As a courtesy, we will submit a claim to your insurance company on your behalf; however, the cost of the rendered service is ultimately your responsibility.

Insurance Updates

Due to frequent changes with insurance plans and the benefits offered under those plans, our staff is required to review and update insurance information on a regular basis and we have determined that review will occur at the of each visit.

Other Fees

- ✓ Copy of Records
- ✓ Copy of X-Rays
- ✓ Form Completion Fees

I understand that Los Alamitos Cardiovascular agrees to bill my insurance as a courtesy to me and that I must submit information as needed to insure payment for services rendered. I further understand that I am ultimately responsible for payment of all rendered services.

Patient Name (Please Print) Signature of Patient or Responsible Party Date

Interpreter/Representative Name Signature of Interpreter/Representative Date