

Patient Financial Policy
please initial the highlighted areas

INSURANCE : _____

- Dr. Kurgis participates with most major health insurance plans. Not all services are covered. Any non-covered service will be patient responsibility.
- It is your responsibility to check with your insurance company to confirm that Dr. Kurgis is within your network and that you are eligible and active with your insurance at the time of service. If you are not active or your plan is out of network, you will be responsible for the charges.
- You are responsible for all co-payments at the time of service, and you are responsible for deductibles, co-insurance amounts after your insurance has been billed. We accept Cash, Checks, Mastercard, Visa, American Express and Discover.
- It is your responsibility to find out if you need authorization prior to your visit. Some of the PPO insurances now require prior authorization for certain codes. Failure to obtain authorization may result in non-payment from the insurance and the balance will be patient responsibility.
- Any service that is not medically necessary is considered cosmetic and will not be billed through insurance. A cosmetic price quote will be given to you for the service.
- It is your responsibility to update us on any changes with your insurance or patient contact information. If you have two insurances, it is your responsibility to do a coordination of benefits. Failure to do so will result in the balance being patient responsibility. Secondary insurance does not always cover what the primary doesn't pay.

NO SHOWS/LAST MINUTE CANCELLATIONS : _____

- When you do not show up for your scheduled appointment or reschedule in less than 24 hours, it is impossible for us to fill that appointment slot with another patient. Therefore, we ask that you call us within 48 hours but no less than 24 hours.
- There will be a \$100 charge for a missed office visit and a \$250 charge for a missed surgery appointment. If you are more than 10 minutes late by our clock, you may be asked to reschedule your appointment.

BILLING : _____

- You will be asked for your insurance card and ID at each visit.
- You will be billed separately from an outside pathologist or laboratory if we perform a biopsy, surgery, or labs. If you have any questions regarding a bill from them, please contact their billing department.
- Our billing is done in-house, for billing questions or to set up a payment plan, please call billing at (805)434-5563 and press 5.
- We will send out 3 statements and 1 phone call for outstanding balances. If at that time you have not paid, your account you will be turned over to the collection agency and you will be dismissed at the discrepancy of the practice manager.
- You will be assessed a \$35 fee if your check is returned, the payment of the check and the fee will be due immediately and you will no longer be able to pay for services with a check.

Print Patient Name

Patient / Guardian Signature

Date