

Basic Policy: Payment for services is due, in full, at the time our office renders service.

For Patients with Insurance: We bill most insurance carriers for you if proper paperwork is provided to us. Your insurance coverage is an agreement between you and your insurer. It is your responsibility to remit payment for charges not covered by your insurance or a remaining balance that your insurance company states is your responsibility according to terms of your plan. Please contact them for clarification of benefits, as they do not always provide that information to our office.

- **HMO Plans:** All copays must be satisfied at every visit. You are responsible for getting referral information 72 hours-in-advance of your scheduled appointment with a specialist. If that specialist does not have a referral on file prior to your visit, they assume responsibility for your visit, as they are aware of your insurance requirements for payment of office visits. You are responsible for PCP being Dr. Trammell, coinsurance, deductibles or non-covered services according to your plan. Please refer to your policy or customer service for plan clarification.
- **PPO Plans:** All copays must be satisfied at every visit. You are responsible for any coinsurance costs, noncovered services and deductibles as stated in your plan. Please refer to your policy or customer service for plan clarification.
- **Traditional Indemnity Plans:** You are responsible for the stated % of total charges (prior to any adjustments made by the healthcare plan). A bill will be mailed to you in the event this is a deductible that was not satisfied. Please refer to your policy or customer service for plan clarification.
- **Medicare Insurance Type Plans:** As a participating provider, we will file directly with your plan and secondary insurance, if one has been elected. You will be billed for deductibles and coinsurance according to the plan.

Secondary Insurers: Having more than one insurance policy does not necessarily mean that your services are covered at 100%. You are responsible for any balances after your insurance companies have processed your claim. Please advise which plan is primary and which is secondary to assist with claim processing.

Divorce Decrees: This office is **NOT** a party to your divorce decree. Adult patients are responsible for their bills at the time of service. You will be provided a statement showing payment that can be forwarded to attorneys for legal use. The responsibility for payment regarding minors will rest with the accompanying adult.

Minor Patients: The adult accompanying the minor on office visits will be responsible for full payment or insurance copayments. For unaccompanied minors, on the initial visit, non-emergency treatment will be denied if financial responsibility will not be fulfilled.

Forms of Payment Accepted: Cash, Checks (with a valid driver's license), Visa, MasterCard and American Express. For outstanding balances, monthly statements are mailed to address provided to our office. All balances outstanding more than 180 days will receive a letter advising that the account will be subject to collection processing. Should your account be turned over for processing, you will be responsible for the account balance and collection fees.

\*\*By signing below, I fully understand the financial policy set forth by the office of Dr. Trammell and agree with the terms. I also understand and agree to the terms of this financial policy may be amended by the practice at any time without prior notice to the patient\*\*

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Signature of Patient / Guardian (state relationship to patient)

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Date

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Relationship to patient