



FINANCIAL POLICY STATEMENT

All patient balances are due at the time of service. This would include the following:

Copayments - A set dollar amount your insurance plan requires you to pay before a visit or specified service.

Deductible - The amount of money you must pay (up front) before covered benefits are applied and paid.

Co-insurance - indicates how you and your plan will share the cost of your expenses. Coinsurance is expressed as a set of percentages, generally with the insurance company's portion stated first (i.e. 90%/10%). The insurance plan applies a coinsurance until the maximum out-of-pocket expenses are incurred. Once this threshold is met, the insurance plan will assume 100% of the responsibility for in network services.

Outstanding balances - If you have a balance, it must be paid before proceeding with the next step in your treatment plan. Our office does not accept payment plans. Feel free to contact our office to discuss the different payment options.

FINANCIAL RESPONSIBILITY

Should your insurance fail to pay for any reason, you are ultimately responsible for the balance. WVCMS expects you to be responsible for communicating with your insurance company on outstanding open claims. If there is failure to pay, your account may be forwarded to a collection agency. You may pay your bills by check, cash, cashier's check, or money order. We also accept Master Card, Visa, and Discover credit cards.

If you do not have insurance, or if authorization by your insurance company is denied, you will be expected to pay for services in full *prior* to services being rendered. If you are unable to pay at the time of your visit, your appointment will be cancelled and rescheduled at a time when payment can be made.

We are committed to providing high quality medical services to our patients at affordable prices. If you do not have insurance, we will develop a treatment proposal with direct cost information for you.