

# Patient Financial Policy



**Imperial Health**

The Science of Health. The Art of Caring.

[www.imperialhealth.com](http://www.imperialhealth.com)

- In most cases, patients are expected to pay for all co-pays, deductibles and co-insurance at the time of your appointment. In addition to cash and personal checks, Imperial Health accepts MasterCard, Visa, American Express and Discover.
- Imperial Health offers additional services, such as diagnostic laboratory and radiology services. At times, the cost for these services will be included in your statement. Sometimes services are sent to an outside facility. We have arranged with some facilities to include the charges for these services on your clinic statement. Other facilities may bill you separately.
- We will file directly to your insurance company, if you are insured with one of our contracted insurance plans, for services we provide at all locations, including our offices, our diagnostic facilities, the hospital and outpatient surgical facilities. Individual insurance companies determine an allowable charge based on their specific plans. Payment of services is based on the allowable determined by your insurance company and will vary depending on your policy. Your policy may ask you, the patient, to pay a deductible and a co-insurance, or a co-pay. You may also have to pay for certain other non-covered services. We accept the allowed charge only for those companies who have contracts with us. We will make reasonable attempts to collect approved benefits from your insurance company for a period of 30 days. However, please remember that you are ultimately responsible for your medical bills. Once we have heard from your insurance company, you will receive a statement showing the amount that is your responsibility. Services not covered by your insurance company will be billed directly to you. Interest on unpaid balances may accrue.
- Miscellaneous forms that require the physician to fill out information are subject to a fee for service, determined by the time spent.
- A fee of \$25.00 is charged for all checks returned from the bank unpaid.