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### **Patient Financial Policy**

Full payment of patient obligations is due at the time of service. We accept cash, checks, credit cards and debit cards.

It is the policy of this office to keep your health care costs as well as possible. To do this we need to keep our billing costs at a minimum. Please help us in the following ways:

- Always bring your current health insurance card to the office
- Please notify us at the time of the check-in of any changes in your insurance
- Please notify us of any address or telephone number changes
- Please pay your co-pay or deductible balance and co-insurance amount at the visit

You will be expected to pay for the visit if:

- You do not have insurance
- We are unable to verify your insurance coverage
- You are unable to present a valid insurance identification card
- We do not participate in your health plan
- You do not have a referral at the time of the visit, \$120 will be collected

Please remember that we must receive your billing information at each visit in order to meet claims submission guidelines set by your insurance plan. We will not be held liable for ensuring accuracy of your insurance information, including, but not limited to verifying current coverage and eligibility, obtaining authorizations and referrals, or confirming co-pay co-insurance, and/or deductible information.

You should receive a bill for any other patient responsibilities, and/or an explanation of benefits (EOB or EOP) from your insurance company. If you do not, we suggest that you contact your insurance plan to determine benefits, as they may not have made a payment. Payments not received within 90 days may be transitioned to patient responsibility, and you may be required to make other payment arrangements.

#### **To summarize, your financial responsibility pertains to:**

- Denied and non-covered services
- Service is deemed not medically necessary by your insurance company
- Co-payments, deductibles and co-insurance
- Pended claims due to lack of patient and/or guarantor information
- Non-insurance and/or out of network benefits