



*Treating the whole person*

## **Patient Financial Agreement**

Welcome to MASRI MEDICAL. Please read carefully this important information about your responsibility for payment for your care and services.

The providers of MASRI MEDICAL are participating providers with most insurance companies. However, our list of accepted insurances is subject to change at any time and not all plans under all companies are accepted. In order to avoid unexpected charges, please confirm that your particular health benefit plan is accepted by MASRI MEDICAL. You should contact your insurance carrier before making an appointment to familiarize yourself with the limits of your policy and what it will and will not provide coverage for. We do our best to guide patients through this process, but ultimately it is impossible for us to keep abreast of the requirements in the thousands of insurance products on the market. It is an individual patient responsibility to understand the provisions, limits, and requirements of their individual benefit plan(s) and advise us accordingly.

Please be aware that, except as contractually agreed otherwise by MASRI MEDICAL, patients are ultimately responsible for insuring payment for all medical services provided. If a carrier denies payment for services because a plan requirement was not met, services were considered "non-covered", the plan benefits were exceeded, care is considered medically unnecessary, or treatment is considered experimental, among other reasons, patients will be held accountable for those charges.

Although MASRI MEDICAL will generally submit a claim to insurance for our patients, if your insurance requires you to pay a co-payment and or deductible, **you will be required to pay that portion of the cost at the time of service.** We will ask you for payment at the time of check in and registration at the front desk. **If you do not pay your co-payment at the time of service, we will bill you for the co-pay, along with an additional \$35 fee to offset the cost of billing.**

Please bring your insurance card with you each visit and notify our staff of any changes in your coverage. All patient accounts are to be paid at the time of service. We will ask you for payment on any outstanding balances. MASRI MEDICAL accepts cash, checks and major credit cards. **Checks that are returned to MASRI MEDICAL unpaid from your account will be assessed an additional \$50 NSF fee.**

Financial problems should not be a deterrent to obtaining medical care. If you require special arrangements, please contact the Office Administrator prior to your appointment for a private consultation.

**LABWORK:** Throughout the course of your care, MASRI MEDICAL may send blood and tissue samples to a variety of clinical laboratories. If your insurance plan contains restrictions or limitations on lab work, please make that known to our staff before your blood is drawn or sent for processing. Provided you let us know in advance of a test being performed, we can in many instances route routine samples to labs that will accept your insurance. There may be some specialty tests required that only a limited number of reference labs are capable of performing. In those instances patients will be responsible for the fees incurred at those labs if their insurance does not participate with them.

Please be aware that MASRI MEDICAL has no role in or control over billing issues related to clinical laboratory fees. If you have questions about bills received for laboratory charges or insurance coverage available to you, please contact the clinical laboratory in question and / or your insurance carrier. We regret that our billing staff can provide only minimal assistance to you in mitigating laboratory charge issues.

**OTHER FEES NOT COVERED BY INSURANCE:**

**Appointment Cancellations:** When you make an appointment, we reserve time specifically for you. Unfortunately, when a patient does not show for their scheduled appointment, another patient loses an opportunity to be seen. Therefore, if you need to cancel or re-schedule, you are asked to notify us as soon as possible, by no later than 24 hours in advance. **Failure to notify us 24 hours in advance of a cancellation will result in a \$50 surcharge being placed on your account.** Habitually cancelling your appointments may cause us to ask you to find another physician for your healthcare needs.

**Completion of Forms:** Our practice receives many requests to complete various patient forms such as for insurance, disability, FMLA, and handicapped parking. Completion of these forms requires medical expertise and review of medical record documentation. For this reason, a fee based on complexity and length of the forms will be collected prior to releasing the form. Some forms may be completed during a patient visit at no additional fee.

**Copies of Medical Records:** As a patient, you have the right to access MASRI MEDICAL's record of your healthcare. **Brief summaries may be obtained at no charge, but for more extensive chart duplication, there is a flat fee of \$30.** The fee must be paid at the time of records request.

**PATIENT WITHOUT INSURANCE:** As a courtesy for patients who do not have health insurance coverage, MASRI MEDICAL has created a **discounted self-pay fee schedule**, for labs and services. But, unless other arrangements are made in advance with our office manager, this **only applies if full payment is made at the time of service.** If you are interested in knowing an estimate of our fees for services rendered, please contact one of our staff members.

**BILLING QUESTIONS:** MASRI MEDICAL does not use an outside billing company. When you receive a statement from MASRI MEDICAL and have questions about your account, you can call our office directly at (407) 900-2747 and choose the "BILLING" option. Our staff will be happy to answer your questions or concerns.

Only ongoing failure to pay a balance due to MASRI MEDICAL will result in referral to a third party collection agency. Referring a customer's delinquent balance may affect their credit rating.

You can find clarification and answers for many Frequently Asked Questions on our website, [MasriMedical.com](http://MasriMedical.com). But do not hesitate to call. The providers and staff at MASRI MEDICAL are committed to caring for you our patient with excellent, personalized customer service.

Patient Signature: \_\_\_\_\_

Date Singed: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_