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### **Credit Policy**

Our credit policy is designed to provide a clear understanding that the patient is ultimately responsible for payment of all medical services. Payment of service can be charged to your Visa, Master Card, or Discover credit cards. Dominion Internal Medicine is very sensitive to situations in which special payment arrangements may be necessary but must be approved by our credit manager before treatment can occur. All unpaid balances not paid in 30 days (except for qualified insurance claims) may be charged a finance charge of 1% per month. There will be a \$35.00 charge assessed for all returned checks. In order for us to service your account or to collect any amounts you may owe us, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers. We may also contact you by sending text messages or e-mails, using any e-mail address you provide to us. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable.

### **Health Insurance Coverage**

We participate with *most* major insurance companies, including workers compensation and as a courtesy will submit all valid claims with the appropriate insurance company. The guarantor and/or patient shall be responsible for any and all costs in connection with collection agency fees and attorney fees which may be required to satisfy the unpaid balance. Insurance copays are due at the time of service for each appointment. If you are not prepared to make your copay, there will be an additional \$10.00 fee billed to your account.

### **Personal Pay (Non- Insured)**

Our primary responsibility is to provide the patient with the best possible medical treatment and to effectively control rising health care costs; we expect payment at time of service for all non-insured patients. Non-insured patients will be required to make a *deposit for each visit, at the time of check in*. After this deposit, any additional charges for your visit will be patient responsibility. Additional charges can accrue based off of the complexity of your visit/doctor exam, if you are a new or returning patient and if special procedures are performed at our office. The costs of these procedures are separate and not included in your office visit. You can refuse to have a procedure performed, and we can provide you with an estimate prior to a procedure being performed.

### **Annual Physicals**

Most major insurance policies allow for an annual physical evaluation. During a physical evaluation appointment, additional charges can accrue based off of the complexity of your visit/doctor exam, special procedures performed or medical problems that may need further evaluation and/or testing. The costs of these services rendered are separate and not included in your physical evaluation coverage. We will bill your insurance accordingly however any additional charges for your visit will be patient responsibility. If the balance cannot be paid in full, arrangements must be made with our credit manager.

### **Lab Specimens**

Any lab specimens processed by an outside reference lab will be billed for by those reference labs. Your insurance company dictates which reference lab we may use—if you do not update us on your current insurance coverage, your specimens may end up at an inappropriate lab, resulting in fees which you will be liable. Any concerns regarding your insurance coverage and/or itemized statements received, should be directed to the billing department of the outside reference lab.

### **Acknowledgment of Policies**

I/We assign to Dominion Internal Medicine all monies entitled to me for the purpose of payment of any unpaid balance resulting from medical treatment received at this facility. I/We further understand that I/We are solely, or together, financially responsible for all charges incurred at this facility but not covered by this assignment, even though represented by an attorney.

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Patient/Guarantor's Signature

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Date