

Dallas Vein Specialists
Lonnie Whiddon, MD

TO OUR PATIENTS:

Our goal is to provide you with excellent medical care and provide you with clear information about the financial concerns and responsibilities you have as a patient and we have as a medical practice. To that end, we hope you will carefully read the following summary about insurance and cash reimbursement. If you have any questions please ask our office for further explanation.

Managed Care Contracts

We have chosen to contract with a number of insurance companies or networks to provide medical care to their insured members at a negotiated discount. If you are insured by one of these companies or through one of the networks, we are considered **In-Network** providers for you. We abide by the terms of our contract with them, *which includes the collection of Co-Pays, Co-Insurance, and Deductible amounts. By contract, we collect these amounts at time of service for office visits and in advance for surgeries and may not waive them.*

We try to get reliable information from the insurance companies/networks and determine your benefits with the company. Based on that information, we collect your portion of the fee. If the information proves to be incorrect when the claim is filed, you may owe additional money or we may refund money to you depending on the insurance reimbursement. *You receive an Explanation of Benefits (EOB) at the same time as we receive payment. The EOB states the contracted amount, the amount of Patient Responsibility, and the discount for which the practice cannot bill a patient.* If the EOB is incorrect, we will file an appeal. Otherwise, the amount due from you stands as per the contract. If, in spite of our best effort, we have collected an incorrect amount from you, we will either refund any overpayment to you promptly or collect any underpayment from you promptly.

Prompt Pay Discount

We welcome patients to our practice who are not covered by insurance plans/payors with whom we are contracted. Some patients are covered by Medicare; we are NOT Medicare providers and cannot file claims with Medicare or receive payment from them. Some patients are covered by insurance plans/payors with whom we are NOT contracted and are considered Out-of-Network with our practice. Some patients are not insured at all. We believe our fee schedule reflects a usual and customary fee for the medical services provided. However, we do offer a discount for prompt payment at the time of visits and diagnostic testing. Payment for surgery is due on or before the day of surgery. We extend a discount for this timely payment. Our office manager will be pleased to discuss this policy with you.

Financial Policy for Sclerotherapy (cosmetic treatment)

Sclerotherapy for spider veins is considered a cosmetic procedure and is not covered as a medical benefit. This is true even if the spider veins cause symptoms such as aching and burning. Payment will be expected at the time of service. Treatment of spider veins involves time and injection agents, both of which are expenses covered in the treatment charge. Each treatment session is a separate charge. The response to the treatment is variable with some patients having an excellent result and some less than hoped for results. The charge for the service is the same regardless of the outcome of treatment.

Written Estimate

You may request a written estimate of your out-of-pocket expenses. We are glad to comply with this request, as we want our patients to be informed about the financial implications of their medical care. Please ask our billing manager if you want such an estimate.

Care Credit

Payment plans are available to our patients upon approval. We offer Care Credit, which is a healthcare credit card specifically designed to pay for treatments and procedures. Care Credit has two unique features. Every transaction is eligible for a No Interest or Low Interest payment plan and you can use the card at all healthcare practices that offer this service. You may inquire about this service at any time.

Appointment Policy

We try to accommodate our patients with the most convenient appointment possible. If you are unable to make it to your appointments, we ask that you give at least a 24 hour notice. If you do not give our office a notice, the day of the appointment, or "no-show," your account will be charged \$25.

If you have any questions about the above information or any uncertainty regarding payment for services, PLEASE do not hesitate to ask us.

Signature

Date