

## *DOWNRIVER HEART & VASCULAR SPECIALIST*

*15150 FORT ST.*

K.A. Gowda, M.D.

*SOUTHGATE, MI 48195*

M. A. Hashem, M.D.

*734-282-4800*

The following is our Financial Policy, with which we ask that you read and become familiar with. In order to control costs and provide our patients with quality medical care, your cooperation is necessary.

- **Copays must be paid at the time services are rendered**, as required by your insurance company. We accept cash, check, Visa or Mastercard.
- If your insurance company requires a referral from your primary care physicians in order to be treated by our doctors, please verify that this has been done. **If a referral is not in place, you may not be able to be seen by your physician until one is received.**
- Our office will file both primary and secondary insurance claims for services rendered. Claims for a third insurance carrier, however, will not be filed unless required by law. Please be sure to supply our staff with accurate insurance information and a copy of your insurance cards.
- You will receive a statement from our office when the owed amount is your responsibility. Please pay your bills promptly. If you feel that your insurance carrier has not paid correctly, contact them instead of our billing office. We are not able to provide any specific information regarding your particular insurance plan. **Accounts that are 90 days past due could be subject to collection action.**
- If you do not have insurance, payment in full is expected at time of service unless you have made prior arrangements with our billing department.
- We are committed to providing the best treatment for our patients, and our charges are within the ranges of what is usual and customary for this area. If you have concerns about our charges, please ask prior to receiving services.
- For our patients who are eligible for Medicare, we are "Participating Physicians". This means that we must accept Medicare's allowed charge for the services rendered, writing off the difference between what we charge and what Medicare approves. Medicare will pay 80% of the approved amount. The patient is responsible for 20% of the approved amount, plus any deductible. If you have secondary insurance, we will submit a claim for any remaining balance after Medicare has paid. Please remember that although we accept assignment for Medicare, the beneficiary, as required by federal law, is responsible for 20% of the approved amount and also for any routine services not covered by Medicare.
- We are happy to provide treatment for work related injuries. **However, all charges incurred are ultimately the responsibility of the patient.** You must supply us with your date of injury, allowed diagnoses, and your claim number. Payment from the patient is expected at the time of services unless we receive the necessary information to submit a claim for services rendered.

It is our hope that the above financial policy will allow us to provide quality care to our valued patients. If you have any questions or need clarification of the policies listed above, do not hesitate to contact our billing office at (419) 842-3050.

**I have read and understand the above Financial Policy:**

Signature \_\_\_\_\_

Date: \_\_\_\_\_