

## Insurance Billing Policy

Patient with active health insurance coverage through a carrier with whom this practice contracts must have their benefits verified before each visit. Third-party billing is offered with the following conditions:

- 1) **Full estimated co-payment, co-insurance, and any unmet deductible are due at the time of service according to posted payment policies. The estimated co-payment, co-insurance, or unmet deductible may not be the actual charge once the claim has been processed by the insurance carrier. Patients may receive a refund for over-payment or a balance bill.**
- 2) **Patients must provide insurance card and photo identification at each visit.**
- 3) **Patients are fully responsible for obtaining any necessary referral before the appointment time.**

**Although the practice staff makes every effort to obtain accurate information from the insurance carrier, verification of benefits is not a guarantee that an insurance carrier will fully or partially pay a claim.** The insurance carrier makes the payment determination, based upon the plan's level of coverage and associated policies, upon receiving the claim.

I hereby request the direct payment of medical benefits be made to David M. O'Neil, M.D. and Gynemed Surgical Center (which are two separate entities) for any services rendered to me. I authorize any holder of medical information about me to release this information to my insurance carrier or its intermediaries, to the Health Care Financing Administration and its agents, to my attorney, or to another physician's office.

**I understand that because these services are performed for me, I am financially responsible for all charges whether or not paid by my insurance carrier.** If payment is fully or partially denied, I understand that my insurance carrier expects the practice to bill me directly for services rendered, and I agree to be personally and fully responsible for payment. If I fail to pay the balance of my account in a timely manner, I understand that my account may be turned over to a collections agency. I agree to pay all costs associated with this action including collection fees, attorney fees, and court costs.

### Gynemed Surgical Center Schedule of Common

CPT Code	Description	Charge	CPT Code	Description	Charge
99203	Office Visit	95.00	59840	Surgical D & C	500.00
76830	Sonogram, TV	90.00	56302		
36415	Venipuncture	25.00	-----	Facility Fee	850.00
86901	Rh Typing	15.00	99212	Follow-Up Visit	45.00
90782/J2790	RhoGam injection	140.00			

The actual amount paid by an insurance carrier will be based upon the plan's coverage level and contracted fee schedule. Please refer to your Explanation of Benefits (E.O.B.) for payment information.

**\* Note: Patients with health insurance coverage will never pay more than the discounted package price, regardless of liability indicated by their insurance carrier.**

In the event the procedure is not performed for whatever reason or circumstance, co-pays will not be refunded once services have been rendered.