

FINANCIAL POLICY

Thank you for choosing Jerry Grewal M.D. (Interventional Spine and Pain, PC). Please understand that payment of your bill is considered a part of your treatment. The following statement explains our Financial Policy.

All patients should provide accurate and complete personal and insurance information prior to being seen by the doctor every visit. All applicable co-pays, personal balance payments, both current and prior, are due at the time of service or script pick up.

Regarding Insurance

We participate on most insurance plans. Read and understand your insurance policy. Your policy is a contract between you and the insurance carrier. Read it, understand it and ask questions. **DO NOT ASSUME YOUR POLICY AUTOMATICALLY COVERS EVERYTHING.** Even different policies from the same insurance company can have different requirements. It is **YOUR** responsibility to know what your policy covers and what it does not. Always carry your insurance card with you. You will need it for all office visits and may need it in case of an emergency. Some insurance carriers require we verify your coverage for each office visit. Without this information, we may have to reschedule your appointment or you may have to pay the entire appointment fee at the time of service. *New patients must be referred from another provider. If you are covered by Medicaid, your referral must come from your primary care provider.*

Usual and Customary Rates

We are committed to providing the best treatment for our patients and we charge what we believe to be reasonable and customary fees for our region and specialty. If your insurance company uses a different fee schedule, you will be responsible for any balance remaining.

Past Due Accounts

Overdue accounts will be referred to a collection agency. Legal fees that we pay to secure past due balances will be added to your account.

Returned Checks

For checks returned to us for non-sufficient funds by your bank, we will charge a \$35.00 fee; payable only via cash. You will also lose the ability to pay via check for 12 months.

Insurance Denials

In the event that any date of service is denied by the insurance carrier for ineligibility or for no referral, the remaining balance will be turned over to patient responsibility. Any procedure that requires prior authorization is not a guarantee of payment from the insurance. If insurance chooses not to pay, the fees will be transferred to the patient.

Insurance Non-payment

If a claim is forty-five (45) days old and there has been no response from the insurance carrier, or if the insurance denies the claim, the balance due will be turned over to the patient who will be responsible for the payment. Payment is expected prior to medication refill/next appointment (whichever is first) Please contact our Billing Department if you have any questions or concerns at (574) 304-1519 ext 2.