



# THE GREATER LONG BEACH ORTHOPAEDIC SURGICAL AND MEDICAL GROUP

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## FINANCIAL POLICY

There are over 1000 insurance plans in America. Therefore, it is impossible for our office to know the covered benefits of your insurance plan.

Patients who carry health insurance should understand that charges for professional services are billed to your insurance company as a courtesy only.

**If you do not have your insurance information with you at the time of your initial visit, you will be required to make payment in full for that visit.**

It is the responsibility of the patient/guardian to know and understand policies and benefits of their insurance. This includes:

- Required referrals obtained & presented prior to services being rendered.
- Co-payments & Non-covered services.
- Prior authorization procedures.
- Office visits, physical therapy, second opinion and surgery benefits.
- Current insurance mailing address and telephone number.

You are responsible for the entire bill regardless of insurance company's current rates. The only exception to this is, if your doctor is a provider of your insurance plan, you are not responsible for any amount considered above the contracted rate. You are responsible for co-pay, deductible and all non-covered charges. For an explanation of these charges, it is your responsibility to contact your insurance company.

It is the policy of our office not to accept third party insurance or cases on a lien basis.

Please present any changes regarding medical insurance information or change of address and telephone.

Your signature acknowledges agreement of this policy and its stipulations.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Patient's Signature or Parent if Patient is a Minor