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Our goal is to provide and maintain a good physician-patient relationship. Letting you know in advance of our office policy allows for a good flow of communication and enables us to achieve our goal. Please read this carefully and if you have any questions, please do not hesitate to ask a member of our staff.

Insurance is complex, and each insurance policy we encounter is different. While Vincent Vein Center (VVC) staff will assist patients to the best of our ability, it is the patient's responsibility to obtain such information as deductible, co-pay, and co-insurance directly from their insurance companies. It is important to keep in mind that an insurance policy is an agreement between the insurance company and the patient. Because VVC is not a legal party to this agreement, the patient must be diligent in self-educating about the particulars of their individual policy. If payment is denied by insurance, even if a procedure is pre-authorized, the patient is ultimately responsible for payment.

Please review the following patient responsibilities:

- Payment is due at the time of service unless other arrangements are authorized by VVC. Any payment arrangement must be made prior to the service being rendered.
- It is your responsibility to understand your benefit plan. It is your responsibility to know if a written referral or authorization is required to see specialists, if preauthorization is required prior to a procedure, and what services are covered.
- Not all services provided by our office are covered by every plan. Any service determined to not be covered by your plan will be your responsibility. This includes Medicaid and patients without insurance. Any service not covered by insurance is payable at the time the service is rendered.
- We must keep on file a copy of each patient's current insurance card, front and back. It is your responsibility to ensure that VVC has been provided the most current information.
- Most insurance policies dictate reimbursement rates, deductible, co-pay, and co-insurance amounts. We
  are OBLIGATED BY LAW to collect the amount due as insurance dictates. It is your responsibility to
  know your deductible, co-pay, and co-insurance information.
- In most cases, the deductible must be satisfied before insurance will reimburse for our services. This means that you will be responsible to pay to VVC any deductible amount determined by your insurance to be due at the time of your services. Pre-authorization of benefits and/or advisement by VVC that insurance will cover our services does not mean that you don't have to pay your deductible.
- Please be advised that we are contracted with an outside billing service, American Physician Financial Services (APFS). VVC's office staff can provide assistance with general questions, but if you have any detailed insurance or billing inquiries, please contact APFS directly at 970-623-7765.

I have read and understand this office financial policy and agree to comply and accept the responsibility for any payment that becomes due as outlined above.

Signature Date