



TOTAL FAMILY CARE
Dr. Hylton Lightman, Medical Director

Financial Policy

Total Family Care of the 5 Towns and Rockaway, is dedicated to providing our patients with the best possible care and services while keeping the costs to you from increasing at an unreasonable rate. We ask your help by understanding and cooperating with our financial policy. For more details visit our web site: www.totalfamilycaremd.com

Insurances: We participate with several insurance companies. Please check with the office to see if we participate with your plan.

All patients will be responsible for presenting their insurance card at every visit and for completing a new patient registration yearly.

If we DO participate with your Primary or Secondary insurance company, all services performed in our office will be submitted to them, unless we have received prior notification of non-covered services. All copays, co-insurances and deductibles are the patients' responsibility. All patients are responsible for ALL copayments at the time of service. Deductibles, co-insurances and non-covered services will be billed to you by our billing office.

If we DO NOT participate with your insurance company, this means that we do not bill your insurance carrier: and, we will not accept payment from them as payment in full for the services performed. We do not participate with PIP plans. Any balance not covered by the insurance company becomes the responsibility of the patient. Payment for services rendered in the office **IS** due at the time of service. We will provide you with an itemized bill so that you may submit the charges to your insurance company for reimbursement.

If you do not have insurance or an insurance card is not presented, all services performed will become the responsibility of the patient. Payment for services rendered in the office **IS** due at the time of service (Refer to Time of Service)

Divorce: In case of divorce or separation, the party responsible for the account prior to the divorce or separation remains responsible for the account.

Records, Forms and After-Hour Calls: If you would like a copy of your record sent to another doctor or organization, you will need to request in writing, and pay a \$20.00 fee per medical record, or the fee that is charged by an outside company, (no family discounts). You will also be asked to pay a reasonable fee of \$15.00 for completion of each summary and immunization form. In addition, you will be charged a fee of \$15.00 for all after-hour calls.

TFC Patient Portal provides many benefits (messages forms, charts, records for your child at NO CHARGE Please Visit Website)

Missed Appointment Charge: Effective September 1, 2018, we will begin charging \$25.00 for all missed appointments.

It is important for you to understand that your health insurance coverage is an agreement between you and your insurance company and your doctor's bill for the services provided to you is an agreement between you and your doctor.

Payment for services performed:

Our office accepts AM/EX, VISA, Discover and MasterCard for your convenience, as well as cash or a check. Each bounced check will be assessed a fee of \$28.00. This fee is the responsibility of the patient and not the insurance company. **All copayments not paid at the time of service will be assessed a service charge of \$10.00 per copay. All payments are expected at the time of service and any outstanding balances are due within 30 days of billing, unless prior arrangements have been made with the Billing Department.** All balances that reach 90 days may be sent to a collection agency. Balances sent to the collection agency will be reported to a credit reporting agency. Should your account be sent to a collection agency, you will be financially responsible for all collection fees that our office incurs through the process utilized to collect the outstanding delinquent balance. **Payment in full of any past due balance is expected prior to being seen in our office in the future, unless prior arrangements have been made with the billing office.**

I HAVE READ AND FULLY UNDERSTAND THE FINANCIAL POLICY SET FORTH BY TOTAL FAMILY CARE OF THE 5 TOWNS AND ROCKAWAY, AND I AGREE TO THE TERMS OF THIS FINANCIAL POLICY. I ALSO UNDERSTAND AND AGREE THAT THE TERMS OF THE FINANCIAL POLICY MAY BE AMENDED BY THE PRACTICE AT ANY TIME WITHOUT PRIOR NOTIFICATION TO THE PATIENT.

Signature of Parent/Guardian

Date

Patient Name(s)