

## **FINANCIAL POLICY**

The patient is expected to present the insurance card at each visit. Insurance claims are filed to participating insurance companies. The patient is responsible for notifying our office of any changes in insurance coverage.

### **NON-PARTICIPATING INSURANCE PLANS**

Verification of participation with the patient's specific insurance plan is the responsibility of the patient. If you have any questions or issues our staff is happy to help you. Patients may contact their insurance carrier to ensure participation with the insurance plan prior to arriving for an appointment.

### **LAB PROGRAMS**

Gallian Medical Group does not participate in any lab card programs. If you are required to use LabCorp, we can write an order for you to take to their draw station. If you wish to have your lab draw completed at our office, we cannot guarantee payment from your insurance for these services.

### **PATIENT BALANCE**

All co-payments, coinsurance, and deductible amounts are due and payable at the time of service.

### **SELF-PAY ACCOUNTS**

Payment in full is expected at the time of service for uninsured patients, we offer a 30% discount.

### **DIVORCE CASES**

In cases of divorce, the individual who receives the care is responsible for payment of any patient balance at the time of service. We will not bill a divorced spouse for the patient's services. The responsibility for payment of services for minor children belongs to the guarantor. Statements will be mailed to the guarantor address. We cannot send statements to multiple addresses.

### **COLLECTION ACCOUNTS**

Unpaid patient balances may be sent to a third party collection agency at the physician's discretion, and patient will be responsible for all collection costs.

### **PATIENT REFUNDS**

Refunds are issued to patients when a patient overpayment has occurred and there are no outstanding claims to insurance or upcoming appointments scheduled.

### **QUESTIONS/PAYMENT OPTIONS**

We accept cash, checks, Visa, MasterCard, Discover, and American Express. For specific billing inquiries or to pay by phone with a check or a credit or debit card, please call (865) -383-7223. Payments may be mailed to: Gallian Medical Group, 10744 Hardin Valley Rd. Suite 106, Knoxville, TN 37932. Please do not send cash payments by mail.

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