

**TIPTON & UNROE PSC  
PAYMENT POLICY**

**Insurance:** Tipton & Unroe participates in most insurance plans, including Medicare. If we participate with your plan we will bill the insurance carrier directly and you will be responsible for co-payments, deductibles, non-covered services, etc. Please remember that your insurance coverage is a contract between you and your insurance company. Insurance policies often do not provide full payment of medical costs, and you are responsible for any services which your insurance plan does not cover. Contact your insurer directly for any questions regarding your coverage.

**Referrals:** Insurance companies sometimes require their members to obtain a referral from their primary care doctor before seeing a specialist such as a podiatrist. It is your responsibility to obtain a referral if needed, and you must do so prior to your scheduled appointment or you will be forced to reschedule. If a referral is not received, you are financially responsible for any charges incurred for that date of service. We are unable, through contractual obligations with insurance carriers, to back-date referrals. Be aware that most referral authorizations are good for a certain number of visits and have an expiration date. If you have any questions about obtaining a referral we will be happy to assist you.

**Co-Payments:** All co-payments must be paid at the time of service. This arrangement is part of your contract with your insurance company. A \$20 processing fee will be charged for co-pays not collected at the time of service.

**Non-Payment:** If your account becomes more than 90 days past due, you will be required to pay your account in full within 10 days. Payment arrangements can be made with our billing office if you are unable to pay in full. If your account is sent to an outside collection agency we will add a \$35 processing fee to your balance and you will be discharged from the practice.

**Missed Appointments/Missed Procedures:** If you must cancel an appointment, please give our office as much notice as possible so that we may allow other patients to utilize your appointment time. If your appointment is canceled less than 24 hours before your visit you will be charged a \$25 missed appointment fee. If you cancel a scheduled procedure such as a nerve conduction study or nail removal with less than 24 hours notice you will be billed a \$50 procedure/missed appointment fee.

**Returned Checks:** You will be charged a \$40 returned check fee if a personal check is returned for nonpayment.

**I have read and understand the payment policy and agree to abide by its guidelines.**

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Signature of Patient or Responsible Party

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Date