

Your financial responsibility depends on a variety of factors, explained below:

### Office Visits and Office Services

If You Have...	You Are Responsible For...	Our Staff Will...
<p><b>Commercial Insurance</b> Also known as indemnity, "regular" insurance, or "80%/20% coverage."</p>	<p>Payment of the patient responsibility for all office visits, x-ray, injection, and other charges at the time of office visit.</p>	<p>Accept your initial payment and file an insurance claim as a courtesy to you.</p>
<p><b>HMO &amp; PPO plans with which we have a contract</b></p>	<p><u>If the services, you receive are covered by the plan:</u> All applicable copays and deductibles are requested at the time of the office visit.</p> <p><u>If the services, you receive are not covered by the plan:</u> Payment in full is requested at the time of the visit.</p>	<p>Accept your initial payment and file an insurance claim as a courtesy to you.</p>
<p><b>HMO with which we are <u>not</u> contracted.</b></p>	<p>Payment in full for office visits, x-ray, injections, and other charges at the time of office visit.</p>	<p>Accept your initial payment. We do not file claims for insurances we are not contracted with.</p>
<p><b>Point of Service Plan or Out of Network PPO</b></p>	<p>Payment of the patient responsibility—deductible, copay, non-covered services—at the time of the visit.</p>	<p>Accept your initial payment. We do not file claims for insurances we are not contracted with.</p>
<p><b>Medicare</b></p>	<p>If you have Regular Medicare, and have not met your <b>\$110 deductible</b>, we ask that it be paid at the time of service.</p> <p>Any services not covered by Medicare are requested at the time of the visit.</p> <p><u>If you have Regular Medicare as primary, and also have secondary insurance or Medigap:</u> No payment is necessary at the time of the visit after your Medicare deductible has been met.</p> <p><u>If you have Regular Medicare as primary, but no secondary insurance:</u> Payment of your 20% copay is requested at the time of the visit.</p>	<p>Accept your Medicare deductible (if applicable) and file the claim on your behalf.</p>
<p><b>Medicare HMO</b></p>	<p>All applicable copays and deductibles at the time of the office visit.</p>	<p>Accept your initial payment and file an insurance claim as a courtesy to you.</p>
<p><b>Worker's Compensation</b></p>	<p><b>NO SERVICE WILL BE PROVIDED. WE DO NOT PROVIDE OCCUPATIONAL INJURY OR WORKMAN'S COMP SERVICES</b></p>	<p><b>NO SERVICE WILL BE PROVIDED. WE DO NOT PROVIDE OCCUPATIONAL INJURY OR WORKMAN'S COMP SERVICES</b></p>
<p><b>Worker's Compensation (Out of State)</b></p>	<p><b>NO SERVICE WILL BE PROVIDED. WE DO NOT PROVIDE OCCUPATIONAL INJURY OR WORKMAN'S COMP SERVICES</b></p>	<p><b>NO SERVICE WILL BE PROVIDED. WE DO NOT PROVIDE OCCUPATIONAL INJURY OR WORKMAN'S COMP SERVICES</b></p>
<p><b>Occupational Injury</b></p>	<p><b>NO SERVICE WILL BE PROVIDED. WE DO NOT PROVIDE OCCUPATIONAL INJURY OR WORKMAN'S COMP SERVICES</b></p>	<p><b>NO SERVICE WILL BE PROVIDED. WE DO NOT PROVIDE OCCUPATIONAL INJURY OR WORKMAN'S COMP SERVICES</b></p>