

## GMS Florida West Coast, Inc. - Policies

As we are all well aware, health care benefits today have become extremely complicated. Benefit packages vary greatly based on company and individual selection. It has become difficult for both you, the patient, as well as us, your physicians, to be able to confirm and know exactly what coverage you have for medicines, procedures and financially. For this reason, as well as ever changing rules and regulations, our office has found it necessary to adopt the following policies:

Please realize our office does not know and cannot determine your individual healthcare benefits. We will do our best to verify and maximize coverage for your visit within accepted rules and regulations. However, **knowing your benefits and financial liability is ultimately your responsibility.**

Please inform our office of any insurance, address or telephone number changes.

Our office performs what we feel is medically necessary for your health care based on established medical guidelines and discussions with you.

Our office will prescribe and recommend those medications which we feel are best for your health. We will do our best to work within any known restrictions. Any prescription we write can be filled. The cost is dictated by your prescription plan and, thus, a financial issue not medical (prior authorizations). We will do our best adjusting medications with these issues but may require your assistance to help you.

Preventative care benefits vary from plan to plan and we advise you to check your preventative benefits prior to being seen for a preventative visit. **Not all services/labs are covered benefits under insurance preventative care benefits** and have become more limited each year.

All insurance companies and Medicare agree that **preventive care does not cover any procedures or treatment**, including the writing of prescriptions.

You should always be aware of the services being performed and discuss them with the provider.

You are responsible for applicable charges as per your insurance agreement (such as deductibles, percentages, after hours fees, copays, etc.) or any performed services not covered by your insurance policy. Please ask if you have questions about possible charges prior to the services being performed.

If you are turned over to a collections agency or write a bad check, you will be responsible for any costs incurred in collecting that balance.

Be aware that **payment is expected at the time of service** and that our office accepts cash, check, Visa, MasterCard, American Express and Discover.

If you have an outstanding balance from a previous visit, you will be asked for payment at your next visit.

Form fees are charged for completion of paperwork (disability forms, FMLA, prior authorization, etc.)