

BEALS INSTITUTE FINANCIAL POLICY

We are committed to providing you with the best possible care. If you have medical insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

All payments, including co-payments and deductibles are due at the time of service. We accept cash, checks, MasterCard, Visa, and American Express. We will be happy to process your insurance claim for your reimbursement. We accept assignment of insurance benefits for many carriers. We have a list of insurances posted that we participate with.

Returned checks and balances older than 30 days may be subject to additional collection fees and interest charges of 1 ½% per month. Charges may also be made for missed appointments and appointments cancelled with out 24 hours advance notice.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance.

You must realize, however, that:

1. Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract.
2. Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies that pay a percentage (such as 50% or 80%) of “U.C.R.” is defined as usual, customary, and reasonable. This statement does not apply to companies that reimburse based on an arbitrary “schedule” of fees, which bears no relationship to the current standard and cost of care in this area.
3. Not all services are covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.

We must emphasize that, as medical care providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage your to contact us in advance for assistance in the management of your account.

If you have any questions about the above information or any uncertainty regarding your insurance coverage, PLEASE don't hesitate to ask us. We are here to help you.