

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 who pay a percentage (such as 50% or 80%) of "U.C.R" which is defined as "usual, customary, and reasonable" fees, for this region. Thus our fees are considered usual, customary, and reasonable by most companies.

This statement does not apply to companies who 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 a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.

We must emphasize that as health care providers our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy 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 you to contact us promptly for assistance in the management of your account.

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

I have read and understand the above financial policy and agree to abide by the policy as stated.

Printed patient name

Patient or representative signature

Date



Joseph H. Fillmore, MD, MBA
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Financial Arrangements and Insurance

We are committed to providing you with the best possible care. If you have health insurance, we will help you receive your maximum allowable benefits. To achieve this we need your assistance, and understanding of our payment policy. Please always bring your current insurance card with you to all appointments. We will collect your co-payment at the time of service, if you cannot pay your co-pay at the time of service, your appointment will need to be rescheduled.

We participate with Medicare. We accept Medicare assignment and will bill Medicare for you. If you have supplemental insurance please bring that information with you to your appointment. You may be responsible for a portion of your charges such as Medicare deductible and co-insurance.

If you belong to an insurance which requires a referral from your Primary care physician, please bring the referral with you to your appointment. We must have a current referral before you can be seen. If you do not bring a current referral with you to your appointment, your appointment will have to be rescheduled.

If you are being treated for a work-related injury, injuries occurring from an automobile accident, or a third-party liability (for example, injured on the property of another person), we must have approval from your adjuster prior to seeing you. We will also need the following information; name of your insurance carrier, their address, and phone number, your adjusters name, your claim number, and the date of your injury/accident.

If your claim is denied by workmen's compensation, auto insurance, or third-party liability, you will be responsible for the entire bill for services. If the automobile insurance fails to pay for 100 percent of the billed charges, you will be held responsible for any amount the insurance does not cover. Returned checks and balances older than 30 days are subject to additional collection fees you will be assessed a \$20.00 fee on any returned check. In addition to collection and legal fees (13-21-109 C.R.S.). Charges may also be made for broken appointments and appointments cancelled without 24 hours advance notice.

If payments are not paid as agreed and your account is placed for collection, you agree to pay all reasonable costs of collection, including but not limited to; attorney fees, court costs, and interest at 18% per annum from the date of service.

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