

PEAK CARDIOLOGY FINANCIAL POLICY

1. The doctors and staff of Peak Cardiology are committed to providing you with the best possible medical care. We would also like to assist you in optimizing the benefits you obtain from your insurance carrier and in minimizing your concerns about the cost of the services you receive. In order to achieve these goals, your assistance is needed. As a service to our patients, we will bill your insurance company. If your insurance company requires a specific form, please bring or send the form to our office.
2. Insurance coverage is a contract between you and your insurance company. Peak Cardiology is not a party to that agreement. All charges are the responsibility of the patient. If your insurance company does not pay our office within 60 days after filing, you will be responsible for paying the balance due with the exception of Medicare patients.
3. Prior to office visit or cardiac testing we will be glad to assist you with the detailed information and codes we will most likely be billing your insurance company. **We strongly encourage you to call your insurance agency to discuss your coverage including your deductible status.**
4. If insurance payments leave you with a balance due on your account or if you have no insurance we will be happy to make payment arrangements for you.
5. All accounts which are past due for 120 days or more will be reviewed and possible collection action will be taken.
6. In regards to carriers who pay a percentage of UCR, UCR is defined as charges which are usual, customary and reasonable for the region. Our fees are generally considered to fall within the acceptable range of most insurance carriers and are therefore covered up to the maximum allowance as determined by each carrier. This statement does not apply to carriers who reimburse you based on an arbitrary schedule of fees, which may or may not reflect the current standards of treatment and cost of care for this region.
7. If you are applying for Disability/Medicaid, due to the length of time required to receive these funds, you should be making monthly payments on this account, and if assistance is received, you should notify us immediately, so that we can file for benefits.
8. If your insurance company needs pre-certification or second opinion, it is your responsibility to notify us or your insurance company.
9. We accept all major credit cards and personal Checks.

We want to emphasize that as medical care providers, our relationship is with you, not with your insurance company.

*This policy is subject to change without notice.