



**FINANCIAL POLICY**

Thank you for choosing BuxMont Medical Associates, P.C. (BMA) as your healthcare provider. We are committed to providing the best possible medical care in a friendly environment. Please understand that payment of your bill is considered a part of your treatment as it enables us to continue to provide our services. The following statement explains our Financial Policy which we ask you to read prior to your treatment by our physicians.

- All patients should provide accurate and complete personal and insurance information prior to being seen by the doctor and have a current insurance card with them at every visit.
- All applicable co-pays, co-insurance, and personal balances are due at the time of service.
- For your convenience, we accept cash, check or credit cards.

***Regarding Insurance***

We participate with a variety of health insurance plans including Medicare, Tricare, Aetna (USHC), Keystone, Cigna, Blue Shield, and many others. Please inquire about coverage for your particular plan. It is your responsibility to understand and comply with any predetermination of benefits or referral requirements. Please be aware that some, and perhaps all, of the services provided by BMA may be non-covered services or may not be considered medically necessary under the Medicare Program or by other medical insurance companies.

***Usual and Customary Rates***

BuxMont Medical Associates is committed to providing the best treatment for our patients and we charge what we believe to be reasonable and customary fees. The fees are set to reflect the service rendered and are typical of the fees charged by similar providers in our region and specialty. If BMA has no formal agreement with your insurance company regarding "allowed amounts", you will be responsible for our full fee, not what your insurance company considers its allowed amount.

***Missed Appointments (No-Shows)***

In order to provide the best service and availability to all our patients, we ask that you provide us with at least 24 hours advance notice if you cannot keep your scheduled appointment. If you miss an appointment without notifying our office in advance, we reserve the right to charge for the missed appointment. Please help us to serve you better by keeping scheduled appointments. This fee is not covered by insurance so it will be your personal responsibility.

***Past Due Accounts***

Overdue accounts may be referred to a collection agency. Legal and agency fees that we pay to secure past due balances will be added to your account.

***Co-Pay Balances***

Payment for co-pays are expected at the time of service as required by your insurance carrier. If co-pay balances are not paid at the time of service, a \$10 fee will be charged to your account to offset our increased administrative costs. This fee is *not* covered by insurance so it will be your personal responsibility.

***Returned ("Bounced") Checks***

For checks returned to us as unpaid for insufficient funds or any other reason, we will charge a fee to recover the banking charge which we are assessed.

***Forms***

For completion of forms not associated with an office visit, we will charge \$5 per side.

***Chart copying***

Chart copy requests are forwarded to a specialized medical record copy company. They will charge a fee based on a 40% discount off of the current Pennsylvania State Act 26 regulated per-page rates.

**First and foremost, BMA is concerned with your good health. If you are unable to make payment in full, please contact our Practice Administrator at (215) 918-5555 to work out a solution on an individual basis.**

I have been given a copy of BuxMont Medical Associates' financial policy as above and I have read, understand, and agree to comply with the terms of the policy.	
Signature: _____	Date: _____