

consultation, a complete physical will be performed, so that important medical considerations are not overlooked until the time of surgery. There are many procedures which may be performed in an office setting, and the doctor will often suggest that approach when possible, in order to save you the expense of a hospital visit, as well as the additional time required.

Payment for Services: We expect payment for services at the time of your visit. This includes your office visit co-pay and deductible, when applicable. We accept cash or checks for payment of co-pays. If you forget to bring your co-pay, you may visit a nearby ATM, or we can reschedule your appointment. Please ask our receptionist for the location of the nearest ATM.

We do not participate in every insurance network. It is YOUR responsibility to determine whether we are in your network, and usually a call to your insurance company, or a check of your insurance company's web site will allow you to find out. We do file insurance claims for office and hospital encounters with the understanding that the ultimate responsibility for the bill lies with the patient and/or patient's family, and not with the insurance company. If, after your insurance has paid, you are left with a balance, we will bill you for it. We will bill you twice without any additional billing costs. If we have not received payment after two bills have been sent to you, we will apply an additional charge of \$15.00 to cover our costs of labor, stationery, and postage.

Payment Plan: You may be eligible for a payment plan to settle your account, if your balance is in excess of \$100.00. This is handled on an individual basis, and must be pre-approved by our billing coordinator. Please ask to speak with one of them if you feel this will be a necessity for you.

Additional Billing Notes for Surgical Patients: Follow-up care after surgery is provided according to insurance guidelines. Should the complexity of your operation require a second surgeon, our doctors will select another highly qualified individual as an assistant. You will be billed separately for an assistant's fee, and most insurance carriers provide coverage for this service. Likewise, any procedures performed in the hospital will incur charges related to the hospital – such as laboratory, pathology, and anesthesiology – and will be billed separately.

We hope this letter has given you some general information about our practice and our policies. Please feel free to discuss any of the matters covered in this letter with any member of our office.

Sincerely,

Dr. M. Murphy, Dr. B. Murphy, and GISS Staff