

**Monterey Bay GI Consultants Medical Group Inc.
Monterey Bay Endoscopy Center LLC
Financial Policy**

Payments:

Full payment and/or co-payments are due at the time of service. We accept cash, check, and credit card.

Payment for Procedures:

If you are scheduled to have a procedure(s), our billing office can provide you with the best estimate of charges, however, due to the nature of and until the procedure(s) are performed, it is not possible to quote the exact amount. Our Billing office will call your insurance company to obtain authorization, if required, and an estimate of the portion that is your financial responsibility. *Pre-authorization is not a guarantee of payment.* A Patient Accounts Representative will contact by mail you to inform you of your estimated portion, which is due prior to your procedure. If you cannot pay your portion in full, the account representative can discuss payment options and/or assist you with a payment plan.

Insurance:

As a courtesy to our patients, we will bill your primary and secondary insurance carriers. We do not guarantee that your insurance will cover our services. It is your responsibility to keep our office updated with your most current insurance information and to verify that you have coverage for services provided by our office. We are contracted providers for a few insurance carriers. We recommend that you verify this information prior to being seen in our office.

An itemized statement will be sent to you after your insurance has processed your claim for services. If your insurance has not processed your claim within 45 days, we reserve the right to bill you for the full balance.

What are my options if I do not have insurance?

Full payment is due at time of service. If you do not have insurance and cannot pay your balance in full, a patient account representative is available to discuss payment options and/or assist you with a payment plan. You can reach a representative at 375-3577 option #5.

Returned Checks Policy/Non-payment of services:

Checks returned to our office for insufficient funds are subject to a \$25 service charge. Every effort will be made to work with our patients on an affordable and reasonable payment plan; however, we reserve the right to send an account with a balance over 90 days old to an outside collection agency. If it becomes necessary to send an account to collection, the patient may be discharged from the practice.

I have read and understand the terms of this financial policy. I agree to comply with the terms set forth in this policy for services rendered by Monterey Bay GI Consultants Medical Group Inc.

Patient Name

Patient Signature

Date