

**McHenry Medical Group**  
1541 Florida Avenue, Suite 200  
Modesto, CA 95350  
Phone 209-577-3388

**FINANCIAL POLICY**

**TO OUR PATIENTS**

Thank you for choosing McHenry Medical Group for your healthcare needs. Our financial policy is discussed in full on these two pages. Feel free to contact our office at the number above if you have questions. Business office staff are available from 8:30 a.m. to 5:00 p.m. Monday through Friday.

**PATIENTS WITH INSURANCE**

We participate with most major insurance companies. Please check with our office staff to verify that we participate with your carrier. If we do not participate with your insurance carrier, you will be responsible for payment. We will give you a paid receipt to submit to your insurance for reimbursement. We do not accept or become involved in third-party cases.

Please come to your appointments with accurate and current insurance information, including your current identification card, so that we may bill the insurance in a timely and accurate manner.

If your insurance has changed since your last visit to the office, please provide this information at the time you schedule your appointment.

If your insurance requires you to obtain a primary care physician (PCP) referral for appointments with a specialist, you will be required to do so prior to your visit. It is your responsibility to understand and comply with any predetermination of benefits or referral requirements. If the authorization is not received, you will be asked to either reschedule your appointment or pay for your visit at the time of service.

Payment of all co-pays and predetermined out-of-pocket expenses is expected at the time of service. In cases of divorce, the individual who receives the care is responsible for payment of co-pays, deductibles, co-insurance, and non-participating insurance balances. If the patient is a minor, both parents will be held responsible for the payment of co-pays, deductibles, co-insurance, and non-participating insurance balances.

Please be aware that certain office procedures we provide may be considered “non-covered,” “not medically necessary,” or “cosmetic” according to your policy. You are responsible for payment of these charges. Payment in full is due at the time of service, unless other mutually agreed upon arrangements are made with our office staff.

PLEASE NOTE that an annual exam is considered preventive care. Your insurance may have restrictions or limitations on these services. You will be responsible for balances unpaid by your insurance plan.

You may receive separate billings for laboratory, anesthesiology, radiology, or hospital services and from “on-call” doctors or surgical assistants who are involved in your care.

**SURGERY DEPOSITS**

If you schedule surgery with our office, you will be required to pay a deposit at the time of the pre-op appointment. The amount due is determined by your insurance coverage and may include any co-pay, co-insurance, or deductible that may apply, and any non-covered services. You may receive a call from our business office regarding the deposit.

We accept payment by cash, check, Visa, and MasterCard.

## WORKERS' COMPENSATION

As a general practice, McHenry Medical Group does not provide occupational medicine services and thus does not routinely accept workers' compensation cases. Any exceptions are determined on a case-by-case basis.

## MEDICARE

We are a participating Medicare provider, meaning that we accept assignment of Medicare claims. Medicare will pay us directly and provide you with an "Explanation of Medicare Benefits" detailing allowances, payments, or denials. We will also bill your supplemental or secondary insurance upon receipt of Medicare's payment. You are responsible for payment of deductibles, co-pays, and any services not covered by Medicare or a secondary insurance, such as routine annual exams or cosmetic surgery.

## NO INSURANCE

Full payment is due at the time of service, unless other mutually agreed upon arrangements are made with our office staff. For your convenience, we accept cash, check, Visa, and MasterCard. Only charges paid in full at the time of service will receive a 10% discount. We have financial options available to help you with your bill if your circumstances require. We reserve the future right to assess finance charges on unpaid balances.

## MISSED APPOINTMENTS

We require at least 24 hours' advance notice if you must cancel or reschedule an appointment. Three missed appointments without advance notice may result in your dismissal from the practice.

## OVERDUE ACCOUNTS

Overdue accounts will be referred to a collection agency, and a Letter Service Fee in the amount of \$10.00 will be added to your account. Any legal fees that are incurred to secure past-due balances will be your responsibility. If you have a previous collection balance or are currently in collection for failure to meet your monthly payment obligation, you may be required to pay your previous balance prior to being seen again. If you are seen again, we will need to verify your current insurance coverage. You will be responsible for advance payment of any co-pays, deductibles, or non-covered services.

## RETURNED CHECKS

If a check is returned for insufficient funds, or if payment has been stopped, you will be charged a \$25.00 fee in addition to the amount of the check. If a second check is returned within a 90-day period, you will be asked to pay by cash, money order, or credit card. You may be required to clear outstanding balances prior to being seen again.

## COURTESY OR PROFESSIONAL DISCOUNTS

Because of Medicare regulations, we are unable to extend courtesy or professional discounts to anyone, or to waive co-pays or deductibles. If you are unable to meet your financial obligations, please contact our office to work out a payment plan.

## FORMS COMPLETION FEES

Our office charges for the completion of various forms, such as Disability, FMLA, DMV, and Triplicate Prescription Filings. The fee schedule is posted at the reception desk. Payment must be made at the time forms are presented to our office.

Our business office staff is trained to help you with questions you may have about how and when your insurance claim was filed or additional information the carrier might need to process your claim. **BENEFITS AND COVERAGE ISSUES**, however, can only be addressed by your employer or group plan administrator. Although our assistance is available to you at any time, we cannot act as a mediator with the carrier or your employer.

We accept payment by cash, check, Visa, and MasterCard.