

**Palm Beach Women's Care
Daniel N. Sacks, MD, P.A.
3199 Lake Worth Road Ste B-1
Palm Springs, Florida 33461**

FINANCIAL POLICY

Thank you for choosing Palm Beach Women's Care as your health care provider. The following is a statement of our Financial Policy, which we require that you read and sign an acknowledgement of this policy.

FULL PAYMENT IS DUE AT THE TIME OF SERVICE.
(only if you have no insurance)
CO-PAYMENT/DEDUCTIBLE DUE AT TIME OF SERVICE.

WE ACCEPT CASH, VISA AND MASTERCARD ONLY

Insurance:

We accept many insurance plans, please ask for a list. We will call your insurance to verify coverage at the time of your service and we will collect the portion of the bill, which the insurance indicates is your responsibility. You are also required to pay for any non-covered services or deductibles. It is your responsibility as the insured to know what your benefits are prior to your appointment.

Usual and Customary Rates:

This applies to any insurance that Palm Beach Women's Care is not contracted with. Your insurance may have determined a usual and customary rate for services provided to you, however since we do not have a contract with them, you are expected to pay any amounts not paid by your insurance. As a courtesy to you, we will file your insurance claim on your behalf. We will then reimburse you for the portion your insurance company pays on your behalf.

Referrals:

If you have an HMO insurance plan, you are required to bring your referral to your appointment. We will not be able to see you without a referral.

Secondary Insurances:

We do not file to any secondary insurance. Patients who are on Medicare usually have a crossover from Medicare to the secondary insurance and in these cases; we will not collect the 20% co-payment.

Unpaid Balance:

We charge 18% interest for any balances not paid after 30 days. If collections required then we charge an additional 40%. If you have an unpaid balance and we have your credit card on file, you authorize us to charge your credit card the unpaid balance unless you make other payment arrangements.

Insurance/Disability Forms:

We charge \$25.00 for completing insurance forms, disability forms, etc. This service is not covered by your insurance and is your responsibility.

Missed appointments:

We charge \$25.00 for missed appointments not canceled 24 hours prior to the appointment.