

FINANCIAL RESPONSIBILITY

Welcome to Birmingham Footcare Specialists' office. We realize that insurance and billing issues can be confusing, and if you have any questions regarding your financial responsibility, please do not hesitate to contact our billing department at 313-294-2941 ex 206. In addition, **your Explanation of Benefits (EOB), mailed to you from your health plan, will detail the covered and uncovered portions of this visit.**

CO-PAY

The co-pay is an amount that your health plan requires you to pay any time that an office visit is billed.

CO-INSURANCE

Co-insurance is an amount that shares some of the overall cost of your care with your insurance carrier. This is usually determined after the charges have been processed by the insurance carrier and an "Explanation of Benefits (EOB)" has been issued. A plan will have a set ration, for example 70/30, where the insurance carrier pays 70% of the allowed amount and you are responsible for 30%.

BALANCE

Should there be a balance after the insurance pays the claim, we will send you a bill.

WHEN REFERRALS ARE REQUIRED

Some plans require that your primary care physician (PCP) write a referral to a specialist, which indicates which conditions are to be evaluated and treated. If you are unsure if a referral is necessary, please check with your PCP office. If required, it may be faxed or mailed to be received prior to your visit, or you may bring it with you on the date of your visit. The referral cannot be obtained after the service is provided, or you will be responsible for the charges.

PATIENTS WITHOUT INSURANCE/SERVICES NOT COVERED BY INSURANCE

You are responsible for payment on the date of your visit.

LABWORK

We may need to send specimens to a lab or order other lab tests. If your insurance company requires the use of a particular lab, it is your responsibility to inform us at the time of service so that you may obtain the appropriate reimbursement.

You are responsible to notify us of all changes to your insurance coverage. If we are not notified of appropriate changes at the time of your visit, we cannot guarantee insurance payment. If your claim is denied because we were not notified at the time of your visit you will be financially responsible for all charges.