

Financial Policy

You are financially responsible for the medical services you receive. Please review our policies below and sign at the end to indicate your agreement to these terms.

APPOINTMENTS

1. **Copayments.** Copayments for clinic visits are due at the time of service. If you are unable to make your copayment at the time of service, The Center for Wellness and Pain Care of Las Vegas, Inc. reserves the right to reschedule your appointment until a time that you are able to make your copayments. Payment for any outstanding balance is due at your appointment.
2. **Procedure Prepayment.** The Center for Wellness and Pain Care of Las Vegas, Inc. collects your payment for a procedure at the time when the procedure is scheduled. Your prepayment is based on an estimate of your expected financial responsibility. This is an estimate only. You are responsible for any unpaid balance after your insurance (if applicable) has been billed. In the event of overpayment you may request a refund according to our refund policy below. We reserve the right to reschedule your procedure until prepayments has been made.
3. **Missed Appointments and Late Arrivals.** If you are more than 12 minutes late, we may reschedule your appointment. If you are more than 60 minutes late, or if you do not show up for your appointment, you will be responsible for a missed appointment fee. Missed office visit appointments are subject to a \$30 charge. Missed procedure, is subject to a \$60 charge. These charges are your responsibility and will not be billed to any insurance carrier.

INSURANCE PAYMENTS

4. **Financial Responsibility.** Your insurance policy is a contract between you and your insurance carrier. You are ultimately responsible for payment in full for all medical services provided to you. Any charge not paid by your insurer will be your responsibility, except as limited by our contract (if any) with your insurance carrier.
5. **Coverage Changes and Timely Submission.** It is your responsibility to inform us in a timely manner of any changes to your billing or insurance information. There is a time lime within which The Center for Wellness and Pain Care of Las Vegas, Inc. must submit a claim on your behalf to your insurer. If The Center for Wellness and Pain Care of Las Vegas, Inc. is unable to submit your claim within this period because we have not been supplied with your correct insurance information, you will be responsible for the charges.
6. **Self-Pay.** If you do not have health insurance, or if your health insurance will not pay for services rendered by The Center for Wellness and Pain Care of Las Vegas, Inc., you are considered a self-pay patient. Your charges will be based on our current self-pay fee schedule (available from our front desks). Self-pay patients are expected to make payment in full at the time of service.

BENEFITS AND AUTHORIZATION

7. **Insurance Plan Participation.** We participate in many but not all insurance plans. It is your responsibility to contact your insurance company to verify that your assigned physician participates in your plan. Out of network charges may have higher deductibles and copayments.
8. **Referrals.** Referral and prior authorization requirements vary widely among insurance carriers and plans. If your insurance carrier requires a referral for you to be seen by The Center for Wellness and Pain Care of Las Vegas, Inc., it is your responsibility to be aware of this fact, and to obtain this referral.
9. **Prior Authorization and Non-Covered Services.** The Center for Wellness and Pain Care of Las Vegas, Inc. may provide services that insurance plans exclude or require prior authorization. If insured, it is ultimately your responsibility to ensure that services provided to you are covered benefits and authorized by your insurer. The Center for Wellness and Pain Care of Las Vegas, Inc., as a courtesy to our patients, makes a good faith effort to determine if services we order are covered by your insurance plan, and if so, whether or not prior

authorization for treatment is required. If determine that a prior authorization is required, we will attempt to obtain such authorization on your behalf.

10. **Out of Network Payments.** If we are not part of your insurance carrier's network (out-of-network) and your insurance carrier pays you directly, you are solely responsible for payment and agree to forward the payment to The Center for Wellness and Pain Care of Las Vegas, Inc., immediately.

ACCOUNT BALANCES AND PAYMENTS

11. **Reassignment of Balances.** If your insurance company does not pay within a reasonable time, we may transfer the balance to your sole responsibility. Please follow up with your insurance carrier to resolve non-payment issues. Balances are due within 30 days of receiving a statement.
12. **Collection of Unpaid Accounts.** If you have an outstanding balance over 120 days old and have failed to make payment arrangements (or become delinquent on an existing payment plan), we may turn your balance over to a collection agency and /or an attorney, which may result in reporting to credit bureaus and /or legal action. The Center for Wellness and Pain Care of Las Vegas, Inc. reserves the right to refuse treatment to patients with outstanding balances over 120 days old. You agree to pay The Center for Wellness and Pain Care of Las Vegas, Inc. for any expenses we incur to collect on your account, including reasonable attorneys' fees and collection cost.
13. **Returned Checks.** Returned checks will be subject to a \$38 returned check fee.
14. **Refunds.** Refunds for overpayment or prepayment on cancelled procedures are made only after there has been full insurance reimbursement for all medical services on your account. Please submit a written refund request and allow for four to six weeks or your request to be processed. Send request to The Center for Wellness and Pain Care of Las Vegas, Inc., Attn Arlene Demma, 311 North Buffalo Dr. Suite A, Las Vegas, NV 89145.
15. **Statements.** Charges shown by statement are agreed to be correct and reasonable unless protested in writing within thirty (30) days of the billing dates.

FORM COMPLETION

16. A charge of \$50.00 is due before the forms will be completed. (Disability, FMLA, Physician statements, etc.)

WORKERS COMPENSATION/AUTO LIABILITY

17. Our office requires authorization prior to the initial visit. We will do our best to obtain the authorization prior to the visit. You are also required to provide us with Health Insurance coverage in case your workers' comp or auto denies the service. If you do not have health insurance you may be asked to pay for the service advance. Any claims paid after we have received your payment will be refunded promptly.

Agreement and Assignment of Benefits

I have read and understand the financial policy of The Center for Wellness and Pain Care of Las Vegas, Inc., and I agree to abide by its terms. I hereby assign all medical and surgical benefits and authorize my insurance carrier (s) to issue payment directly to The Center for Wellness and Pain Care of Las Vegas, Inc.. I understand that I am financially responsible for all serviced I received from The Center for Wellness and Pain Care of Las Vegas, Inc.. This financial policy is binding upon you and your estate, executor and /or administrators, if applicable.

Signed: _____

Date _____