

**Mal S. Riddell DO Clinic**  
**PAYMENT POLICIES**

CO-PAYS AND ANY OUTSTANDING PATIENT BALANCES ARE DUE AT THE TIME OF YOUR APPOINTMENT.

Co-pays are set by your insurance company and are considered a contract between you, your insurance and employer. If there are questions regarding your co-pay, please contact your insurer.

Our fees are based upon the skills and time required to provide for and treat your medical condition. We will do our best to control costs without sacrificing services needed in order to properly monitor medical conditions within the current accepted standards of excellent medical care.

In order to serve our patients, we are contracted with many insurance carriers. It is your responsibility to know your benefits and coverage. Our office is happy to bill your insurance but asks that you follow-up if claims go unpaid for any reason. Not all services that the doctor recommends may be covered under your plan, so it is vital for you to check your benefits and coverage. If you have any questions, please contact our billing specialist.

**For patients without insurance**

If you do not have insurance, we will require payment at the time of service. We will give you an estimate of charges prior to your appointment but we won't know the exact charge until after you have been seen. Payment by check, cash or credit card is accepted. Consideration will be given for special circumstances to arrange a payment plan. Please speak to the billing department prior to being seen.

**Acceptable Methods of Payment**

We accept cash, personal checks, credit cards and bank cards. If a check is returned from the bank, you will be assessed a \$30.00 fee. You will be required to pay cash or credit cards for future visits.

**Laboratory Tests**

Dr. Riddell will make every effort to assure tests ordered are covered by insurance. However, there are times when certain tests are just not covered. When this happens, consult your insurance company.

**Medical Record Copying Fees**

There is a fee for the copying and mailing of medical records. Any charge assessed is an amount allowable per guidelines set by the State of Mississippi. Fees must be collected prior to the actual copying of records. If you have questions regarding the fees, please call the billing office.

**Collection**

With the soaring cost of practicing medicine today, we can't afford to wait three months or longer for payment. Charges ninety days and older will be subject to collections. We will exhaust every effort here before we ask for outside help. If you have an outstanding claim, please call us so an arrangement can be made. Sending your account to collections is the last thing we want to do.

In the unlikely event that we exhaust all avenues of collection of an outstanding account, we will ask that you seek care elsewhere, and will terminate care.

If you have questions regarding any of our payment policies, please feel free to contact us.

Acknowledged: \_\_\_\_\_ Date: \_\_\_\_\_