

Thank you for choosing BHS as one of your health care providers. We are committed to building a successful physician-patient relationship with you and in order to do so your clear understanding of our Office and Financial Policy is important to our professional relationship with you.

Participating Insurance Plans BHS holds contracts with

Medicare and Railroad Medicare	MacNeal Health Group Plans (all products)
Tricare	PHCS
Blue Cross/Blue Shield PPO and Federal Plans	Humana (all products)
Aetna (all products)	Illinois Department of Public Aid (all products)
Cigna (all products)	UHC (all products)
Meritain	HFN
Multiplan	PNA
Coventry/First Health	Wellcare
HealthSpring	Land of Lincoln Health

Insurance Claims

Your Insurance is a contract between member and Insurance Co. In most cases BHS is **NOT** a party to this contract. We will bill your Insurance as a courtesy for you but in order to do so you are required to disclose all insurance information to us in proper order. Failure to provide complete insurance information to us may result in making you the patient responsible for the entire bill. Your insurance company makes the final determination of your eligibility and benefits we will verify your coverage but that is never a guarantee of payment to us. If we are out of network for your insurance company and your insurance pays you directly you are still responsible for payment to us.

Co-Pays

Patients are expected to present current insurance cards each time you visit our office. Co-pay listed on your primary Insurance cards is required to be paid for at time of service.

Self-pay Accounts

If you find yourself without any Insurance coverage careful consideration of your account will be handled by your physician and management staff so that a workable payment plan can be set up.

Returned Check Policy

If for any reason a payment made to us by you is returned to us from our bank for any reason and the bank applies a fee for us to pay then those fee will be passed on to you, and we can if we choose to place your account on a cash/credit card only basis.

Medical Record Copies/Forms

Patients, Attorneys, Insurance companies requesting copies of medical records will be charge a fee. This fee is based on the size of the file being requested and can range from \$25.00 to \$50.00. Any forms that need to be filled out by one of our providers will also incur a fee of \$10.00.

No Show/Cancellation Policy

BHS verifies appointments 48 hours in advance. If you do not cancel or you no show for your appointment with no phone call, cancellation or rescheduling of the appointment 48 hours in advance there will now be a \$25.00 fee charged to your account which is not billable to your insurance company.

Outstanding Balance Policy

If there is an outstanding balance or a past balance that has been sent to our Collection Agency these now have to be paid in full or a partial payment must be made as well as setting up some type of payment plan. We can no longer allow to see you if you are not making an attempt to clear up your financial responsibility to us. Statements are sent out on a monthly basis and it is your responsibility to make sure our records reflect your correct billing address information.

This financial policy helps the office provide quality care to our valued patients. If you have any questions or need clarification of any of the above policies, please feel free to ask us at any time.

Thank you,

Dr. Joseph Bresnahan

Dr. Amit Srivastava

Dr. Jennie Ng

Patient Signature

Date

Patient (Print Name)