



FINANCIAL POLICY

The responsibility for providing complete and accurate insurance information to our office staff belongs to you, the patient. Your insurance policy is a contract between you and your insurance company. Please bring your insurance card with you at each visit. As a courtesy, we will gladly submit a claim to your insurer. You must inform the office of all insurance changes, authorizations, and referral requirements. In the event the office is not informed, you will be responsible for any charges denied. If your insurance company does not pay the practice within a reasonable period, (30-45 days per federal law) we will have to look to you for payment and/or assistance with your insurance company.

All health plans are not the same and do not cover the same services. In the event your health plan determines a service to be “not covered”, or you do not have authorizations, you will be responsible for the complete charge. We will attempt to verify benefits for some specialized services; however, you remain responsible for charges of any service rendered. We encourage you to contact insurance companies for clarification of benefits prior to services rendered.

CO-PAYS, DEDUCTIBLES AND CO-INSURANCE

Legally, we are not able to waive co-pays, deductibles or co-insurance amounts. Contractually, your insurance company requires us to collect the portion for which you are liable at the time services are rendered. Payment made at the time of service allows us to keep administrative costs to a minimum.

ACCEPTABLE FORMS OF PAYMENT

We accept the following forms of payment:

- Check – (\$25 returned check fee)
- Money Order
- Visa
- MasterCard
- American Express

PAYMENT PLANS

Payment plans are available under certain circumstances; however, advance notice and pre-approval are required. Please contact our billing office at 410-412-5041. We are glad to help.

SELF PAY PATIENTS

Unfortunately, self-pay patients do not have the option of a payment plan. All treatments must be paid on a daily or weekly basis.

PAST DUE ACCOUNTS

We reserve the right to make every attempt, including the services of a collection agency, to collect past due accounts. If it is necessary to utilize a collection agency, you will be assessed the fee for such up to 30% of the total amount owed. Past due accounts are transferred to the collection agency after 90 days.

BILLING OFFICE QUESTIONS AND CONCERNS

We strive to make every effort to be timely and service friendly with your billing inquiries. Please know, there is usually a 3-5 business day delay in receipt of your insurance information after you have received your copay.

For your convenience, we may be reached Monday through Friday, 9:00am – 3:30pm, to assist you with account inquiries and the resolution of billing issues. We will try to answer all questions promptly; however, please allow 3-5 business days for a response.

MEDICAL RECORDS

Authorized written requests for copies of medical records will be honored. Our fees are in accordance with Maryland State Law. Please allow 7-10 business days for processing.

MISSED APPOINTMENTS

MVS Wound Care and Hyperbarics reserves the right to charge a fee to patients for missed appointments. This charge is completely the patient’s responsibility.

All Payments and/or correspondence should be mailed to:
MVS Wound Care & Hyperbarics
7600 Osler Drive, Suite 305
Towson, MD 21204

I, _____, have both read, and fully understand the Financial Policy described above. I further understand that my signature signifies that I accept the terms as set forth in the agreement.

Signature of Patient or Financially Responsible Person _____

Date _____