



General Office Policies

Financial Policy

Network Participation Plans

Our practice is in network with most major insurance plans, and members of those plans are responsible for their deductible, co-pay, and co-insurance fees. We ask that you make payment for these at the time services are rendered, and we will bill your insurance carrier for the remaining fees. Some services may not be covered under your plan and it is *your responsibility* to be aware of those services- please check with your insurance carrier. If you have secondary insurance please inform our office staff at the time of your visit- we will do *one* courtesy submission on your behalf and any balances that remain outstanding after 60 days will become the patient's responsibility.

Please remember to bring and present your insurance card at the time of your visit.

All other insurance plans:

Dr. Sillay is an 'out-of-network' provider with all other insurance plans. This means that you are responsible for the bill and are asked to make payment at the time of service. We will do a courtesy submission on your behalf to your insurance plan for reimbursement to you. Be aware that insurance plans calculate their reimbursement as a percentage of what *they* deem is '*reasonable and customary*', and some plans may not reimburse at all. Please check with your carrier to determine their policy based on your plan.

Medicare patients:

Dr. Sillay has 'opted-out' of Medicare. This means that neither you nor Dr. Sillay may bill for or receive reimbursement for services rendered. You are also required by Medicare to sign a 'Physician-Patient Medicare Opt-Out Contract' prior to your appointment to acknowledge that you agree to be seen on a private-pay basis. Payment will be expected at the time of service.

Payment:

We accept cash, checks, Visa, and MasterCard and appreciate prompt payment of balances due. Accounts on overdue balances are subject to referral to a collection agency, and all associated collection and court fees will be the patient's responsibility. There will be a \$35 fee for returned checks.

Laboratory

We use Providence Labs for all laboratory specimens unless you inform us otherwise. Please check with your insurance carrier about any restrictions and inform our office staff at the time of your appointment if you are required to use a different lab. All laboratory fees are invoiced directly by the lab, not our office.

Cancellations

We ask that all cancellations be made at least twenty-four hours in advance of your scheduled appointment. There will be a \$50 fee for cancellations made on the day of the appointment.

Prescription Renewals

Please call your pharmacist for prescription renewals and allow 48 hours for processing.

After Hours Calls

For emergencies please call 911.

If you need to communicate with Dr. Sillay after our normal office hours, you can do so via secure e-mail if you have registered for it. This is reserved for non-urgent questions or needs. For urgent yet non-emergency needs, call the office directly and follow the prompts.