

## Financial and Insurance Policy

Thank you for choosing *St. David's Heart & Vascular d.b.a. Texas Cardiac Arrhythmia* for your healthcare services.

Insurance coverage is considered by *St. David's Heart & Vascular d.b.a. Texas Cardiac Arrhythmia* as an agreement between the patient, the insurance company and the employer, where applicable. *St. David's Cardiology d.b.a. Texas Cardiac Arrhythmia* is not a party to that agreement and as a result is not bound by any of the covenants, limitations, or restrictions of that policy.

As a service to our patients, we will file insurance claims for the services provided. Itemized bills will be provided to you for those services upon request. The filing of insurance does not release the patient from responsibility of incurred charges for services which have been provided.

All fees including co-pays, deductibles and non-covered services are due and payable on the date of service unless other payment arrangements have been made in advance.

If you have health insurance, you are responsible to:

- Verify with your insurance carrier that services performed or proposed by our office are covered under your individual plan. We suggest you contact the customer service telephone number listed on your insurance card prior to being seen in our office.
- Obtain any authorizations or referrals required by your insurance carrier.
- Pay our office for any deductible, co-payment or non-covered charges.

Unless specific arrangements have been made in advance for an extension of time, charges for services not covered by insurance are due upon receipt of a patient statement. Patients without sufficient financial resources to pay may be eligible for Patient Assistance. If you have special needs, please contact the billing office at 512-206-4300 option 1 for assistance.

If you do not have health insurance coverage:

- Payment for the office visit and all diagnostic services is expected prior to service provided.
- You will receive an estimate of proposed surgical charges and will be expected to contact our business office at 512-206-4300 option 1 to make suitable financial arrangements prior to your procedure.
- If you were treated by one of our physicians under emergency circumstances, please contact the billing office at 512-206-4300 option 1 to discuss your financial arrangements as soon as possible. .

Patients without health insurance are eligible for a 35% discount off the standard fee when paid in full at time of service.

Finance plans are available to assist patients with deductibles, co-insurance, and non-covered services. These plans offer flexible financing options to include no interest financing, low minimum monthly payment options and an instant approval process for qualified applicants. For additional information on financing options, please contact our billing office at 512-206-4300 option 1.

Statements showing the status of your account are mailed monthly. *St. David's Heart & Vascular d.b.a. Texas Cardiac Arrhythmia* is prepared to counsel any patient experiencing difficulty in meeting payment obligations. If you are unable to make payment when due, please contact the billing office at 512-206-4300 option 1.

Accounts not paid within 45 days of statement receipt are subject to placement with an outside collection agency.

In the event we receive a returned check, a fee of \$35.00 will be charged to your account and payment in full due upon receipt of your statement.

Please acknowledge your understanding and acceptance of *St. David's Heart & Vascular d.b.a. Texas Cardiac Arrhythmia* Financial and Insurance Policy by signing below.

\_\_\_\_\_  
Patient / Guardian Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Patient Printed Name

\_\_\_\_\_  
Birth Date