



FINANCIAL POLICY/ INSURANCE CONSENT

***PLEASE BE AWARE THAT "ROUTINE/SCREENING" TESTS
ARE NOT ALWAYS COVERED BY INSURANCE.***

Thank you for choosing Cornerstone Medical Group as your healthcare provider. We are committed to the success of your treatment and care.

Our staff will do all they can to assist you in regard to your insurance coverage questions and concerns, however, it is impossible for them to know the specifics of each individual insurance company. Please contact your employer for a copy of your Benefits Guidebook, or call your insurance company should you need detailed information about your specific coverage.

If you have Commercial/Indemnity Insurance, your policy is a contract between you and your insurance company. Since we are not a party of that contract, you will be responsible for your out-of-network portion at the time of service. However, as a courtesy to you, we will be more than happy to file the necessary paperwork with your insurance company. Once your insurance company pays their portion or a deductible is applied, any remaining balance due will then become patient responsibility.

If you are covered by one of our PPO Contracted Providers, you will be responsible for your co-pay at the time of service. Once your insurance pays their portion and adjustments are made, you will be responsible for any remaining portion due, ie: deductibles, non-covered expenses, etc.

If you are covered by Medicare, please be aware that Medicare does not cover/reimburse for routine physicals and lab tests. Should you choose to have a physical exam and lab work done, you will be responsible for all non-covered charges.

I HAVE READ AND UNDERSTAND THE ABOVE FINANCIAL POLICY.

I also do hereby authorize the release of verbal and/or written information to my Insurance Company. This may include diagnosis, test results and treatment plans.

Patient's Name (printed)

Signature: Patient or Guardian

Date

All patients are responsible for knowing how their individual insurance carrier works, if you have a co-pay and what are covered and non-covered services.