



FINANCIAL POLICY

Dr. Ghalambor and his practice is committed to providing you with the best medical care. In order to achieve this goal, you must have a clear understanding of our financial policy which is important in order to sustain a professional relationship.

As a patient entering our practice, we will require identifying information, including a current Driver's License or State ID card, and insurance ID cards.

Payment Methods: Our practice accepts cash, checks, Visa, MasterCard, and American Express

Uninsured or Self-Pay Patients: Payment is due in full at the time of service.

Insurance Billing: It is your responsibility to know your benefits both in and out of network and how they will apply to your treatment by the doctor. Our practice will follow the insurance contract guidelines for billing and collections. Please verify that Dr. Ghalambor is a preferred provider with your insurance plan prior to receiving services. HMO & EPO patients: You are responsible for obtaining authorization approval for treatment with your Medical Group or PCP prior to treatment.

Durable Medical Equipment (DME): DME is provided as ordered by your physician. Your insurance will be billed in accordance to your insurance coverage guidelines; however, you will be responsible for any unmet deductible and co-insurance rates. DME is intended for single patient use only and is not subject to returns.

Medical Records: All Medical Record requests are subject to a clinical preparation fee of \$15.00.

Forms: There is a \$15.00 fee for any form that requires a doctor's signature. This includes non-government disability forms, travel cancellations, employer forms and other miscellaneous requests of forms. This not payable by insurance and must be paid upon request.