

FINANCIAL POLICY

Dr. Chertoff is dedicated to providing the best possible care and service to you. Your complete understanding of this policy is an essential element in your care and treatment.

- Payment is expected at the time of service unless other arrangements have been made in advance by you or by agreement with your health insurance. New patients without evidence of insurance coverage are required to make a \$100.00 payment at the time of the appointment. This \$100.00 will go towards the office visit but will not cover the entire balance which may include casting, dressing or other materials.
- Cash or checks will be accepted with a \$25.00 fee for NSF checks. For your convenience, we do accept debit/credit cards. (Visa and MasterCard)
- As a courtesy, we will bill your insurance. Your insurance is a contract between you and your insurance carrier, if they do not pay us within a 90 day period, we will look to you for payment. You will be refunded any overpayment you may make in the event the insurance pays.
- Any balance remaining after your health insurance pays or denies as non-covered under your plan, will be your responsibility. Payment is due upon receipt of a statement from our office.
- For motor vehicle accidents and workers' compensation claim, please provide your private insurance information at the time your appointment is set up. This will allow us to bill your health insurance in the event your claim(s) have been denied or benefits exhausted.
- Most surgical procedures include a 10 –90 day period for routine postoperative office visits. X-rays and some procedures are subject to charge during this period. Some durable medical equipment such as walking boots and braces are billed separately by the supplier.
- We will look to the parent or legal guardian for payment of all services rendered to minor patients under 18 years of age.
- In the case there is suit filed for recovery of unpaid balance, you will be responsible for any incurred costs and/or attorney fees associated with this action.

If you have any questions or need to make payment arrangements, you will need to speak with our Billing Department at 413-579-5269.

Thank you for choosing our office.