

Patient Financial Responsibility

- 1. Patient Information / Proof of Insurance:** Patients must complete and/or verify patient information before seeing provider. Vanguard Vascular & Vein must obtain a copy of your driver's license or legal identification along with the current valid insurance card(s) as proof of insurance. If you fail to provide us with the correct insurance information prior to the date of service, you will be responsible for payment of services rendered.
- 2. Insurance:** Vanguard Vascular & Vein is in network with most insurance plans, including Medicare. However, if we are unable to verify your insurance, payment in full for each visit will be required. Knowing your insurance benefits and rules is your responsibility. It is also your responsibility to confirm with your insurance plan whether or not we are in or out of network. Please contact your insurance plan with any questions you may have regarding your coverage and benefits.
- 3. Referrals:** Some insurances may require a referral from your primary care physician for office visits, procedures, and/or any other service(s) provided by Vanguard Vascular & Vein. It is the patient's responsibility to obtain the appropriate referral(s) prior to being seen. If you are unable to provide a referral at the time of service, you will be given the option to reschedule your appointment or sign a waiver of insurance and pay for the visit in full.
- 4. Co-Payments, Co-Insurance and or Deductibles:** All co-pays, co-insurances, or deductibles must be paid at the time of service.
- 5. Coverage Changes:** If your insurance changes, please notify Vanguard Vascular & Vein prior to your next visit to help obtain your coverage and benefits. Failure to notify us could result in denial of claim(s) which then you would be responsible for the full payment of such claim(s).
- 6. Missed appointments:** Vanguard Vascular & Vein's policy is to charge for missed appointments that are not cancelled or rescheduled **48 hours in advance** to the scheduled appointment. You, the patient, will be charged **\$25.00** per office visit, **\$50** per ultrasound, and **\$75** per In-Office procedure. These charges will be **YOUR** responsibility and will be billed directly to you. Patients that continue to miss appointments will not be allowed to reschedule any appointments until such fees are paid in full.
- 7. Non-Covered Services:** Vanguard Vascular & Vein provider(s) follow the appropriate medical guidelines for standard of care based on your medical condition. Please be aware that some of the services you receive may be determined to be non-covered or considered not to be medically necessary based on the benefits of your specific plan. You, the patient, will be financially responsible for the cost of any or all services that are not paid.
- 8. Claims Submission:** Your insurance benefit is a contract between you and your insurance company. Vanguard Vascular & Vein will submit your claim(s) for the services which have been provided. Please be aware that you are responsible for any balance of your claim.
- 9. Nonpayment/ Delinquent Accounts:** It is the patients responsibility to maintain a good standing account with Vanguard Vascular & Vein. Vanguard Vascular & Vein will send 3 itemized statements in attempt to collect any fees not covered and/or paid at the time the services were rendered. Failure to take care of the balance in a timely manner may result in turning the account over to a collections agency.
- 10. Refunds:** In the event that your insurance paid more than what we quoted you at the time of your visit then your account will be reviewed and a refund will be issued if necessary.