



Noel R. Williams, M.D.

Financial Policy

Please take a moment to read our financial policy. We are committed to having a successful physician/patient relationship. Please understand that payment of your bill is part of that relationship.

We accept cash, check, and credit card for payment. Return checks will be assessed a \$25.00 return check fee.

Regarding Insurance

Please bring your insurance card with you to your visit.

CO-PAYMENTS are due at time of service, as per your agreement with your insurance company.

*If you do not have insurance that we participate with, **FULL PAYMENT IS EXPECTED AT TIME OF SERVICE.***

Our office cannot always tell you in advance whether or not your charges will be covered by your insurance plan. Each insurance company has multiple plans that vary with employer group contracts. We ask that you be as familiar as possible with your own insurance plan, including types of coverage and restrictions on x-ray, laboratories, and emergency rooms. Lab drawn at our clinic may be subject to a drawing fee of \$7.00 depending on your insurance plan.

Deductible

Depending on the type of insurance you have, you may have an annual deductible to meet. Our office will make every effort to verify your insurance benefits prior to surgery or in office procedures. You will be asked to pay the deductible at the time of service.

Out of Network Services

Some insurance plans allow you to go out of network to see a provider without a referral. Usually, you will have a deductible to meet and a higher percentage to pay "out-of-pocket". We hope this information has been helpful. If you have additional questions, or concerns, please let us know.

Collections

Any patient that has been placed in collections must pay any balance owed to the practice in cash before the practice will see them again. If special arrangements are made, the patient may post date up to three checks to rectify the past due balance. No other method of payment will be allowed unless special arrangements have been made with the Practice Manager. Patients will be sent three statements following a final notice from our office, if an account has been turned the practice may choose to terminate your care. We believe that all patients have the right to quality care and a financial obligation when services are rendered.