

FINANCIAL POLICY

We are doing everything possible to hold down the cost of medical care. You can help a great deal by eliminating the need for us to bill you. The following is a summary of our payment policy.

ALL PAYMENT IS EXPECTED AT THE TIME OF SERVICE

Payment is required at the time services are rendered unless other arrangements have been made in advance. This includes applicable coinsurance and copayments from participating insurance companies. Avilio E Muñoz MD accepts cash, personal check (in-state only), VISA, and MasterCard. There is a \$30.00 service charge for returned checks.

Patients with an outstanding balance of 60 days overdue must make arrangements for payment prior to scheduling appointments.

INSURANCE:

We bill participating insurance companies as a courtesy to you. You are expected to pay your deductible and copayments at the time of service. If we have not received payment from your insurance company within 45 days of the date of service, you will be expected to pay the balance. You are responsible for all charges. A monthly interest rate of 15% will be charged for all late payments. We realize that people have financial difficulty. Therefore, you may be able to set up a payment plan with us.

We do not bill secondary insurance companies.

Your time of service receipt includes all information necessary for submitting claims to your insurance company.

If you need assistance or have questions, please contact the Billing Coordinator Monday through Friday from 9:00 am to 5:00 pm at 813.879.1985, prompt Billing or extension 224.

REFUNDS:

Overpayments will be refunded upon written request to the responsible party within 30 days.

If you are enrolled in a managed care insurance plan (i.e., HMO), you must receive a referral from our office *before* seeing a specialist. No retroactive referrals will be given.

MISSED APPOINTMENTS/LATE CANCELLATIONS:

Broken appointments represent a cost to us, to you and to other patients who could have been seen in the time set aside for you. Cancellations are requested 24 hours prior to the appointment. We reserve the right to charge for missed or late-canceled appointments. Excessive abuse of scheduled appointments may result in discharge from the practice.

