

## Financial Policies

We are dedicated to providing the best possible care for you, and your understanding of our financial policies is an essential element of that care. If you have any questions, please discuss them with us and we will make every effort to address your issue right away.

### INSURANCE

At Valley Audiology, we will do our very best to estimate your insurance benefit. However, remember that your health insurance plan is a contract between you and your insurance company. We are contracted with the following insurance carriers: Medicare, MediCal, Blue Shield, Health Net, United Healthcare and Hill Physicians. Valley Audiology is an HMO provider for Hill Physicians ONLY. PPO plans are required for all other insurance carriers. Please keep in mind, when upgrading hearing devices, some plans don't allow this and you will be responsible for the difference.

If your insurance carrier is out-of-network with our providers, you agree to pay 100 percent of your invoice. We are happy to provide the needed information for you to bill your insurance company directly. We can often help with providing information to help you in filing or appealing claims, but you are primarily responsible for any charges that you have incurred as a patient with Valley Audiology.

**Participating Insurance:** If we are participating with your insurance, we will submit your claim for you. Upon receipt of payment from your insurance, the remaining balance, deductible or co-insurance will be your responsibility. The balance will be payable directly to you within 30 days.

**Non-Participating Insurance:** If we do not participate with your health insurance company, we require the bill to be paid in full at the time of service. You will be responsible for filing your own claim, and an itemized bill will be provided to you.

**Non-Covered Services:** Any non-covered services are payable directly by you. Certain charges/services are usually not covered by health insurance. Generally, any charges related to the purchase or repair of hearing aids and hearing aid accessories (batteries, earmolds, etc.) are not reimbursable through health insurance. Most insurance policies do not cover cerumen (earwax) removal. If you think your policy might offer a benefit, please discuss it with our office prior to your appointment.

### HEARING AID(S)

The cost of your hearing aid(s) includes insurance for repair, loss and damage during the warranty period. Note that warranties vary by manufacturer and technology, so to avoid any misunderstandings, we will review your specific contract with you in detail. Payments for hearing aids are due at the time of the hearing device fitting, along with a signed purchase agreement. Should your medical insurance include hearing aid coverage, and we are an in-network provider, we will bill your insurance company for you as a courtesy.

### HEARING AIDS NOT COVERED UNDER SERVICE PLAN

There will be a charge for all services to out-of-warranty hearing aids, such as adjustments, cleanings, tubing changes, repairs, etc. Please be sure to understand these charges prior to requesting specific services. Payment is due at the time of your visit.

### CUSTOM ITEMS

All charges for any custom work, such as earplugs, earmolds, etc., are due at the time of your visit.

### MISSED APPOINTMENTS

Please know that when you make an appointment, this time is set aside just for you. Should you fail to show for the appointment or come more than 15 minutes late, you may be charged a missed appointment fee.

I have read and understand the practice's financial policy, and I agree to be bound by its terms. I also understand and agree that such terms may be amended by the practice at any time.

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Signature

Date

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Printed Name