

Authorization for Payment and Medical Treatment

As a result of our sincere desire to base all medical decisions on what is best for the patient, not what is best for the insurance company, we are no longer contracted with any insurance carriers.

- 1. All charges must be paid at or before the time of service. For your convenience, we accept cash, check, ACH, FSA/HSA card, and Master/Visa credit cards.
- 2. The contract with your insurance company to pay for a portion of your medical care is between you and your insurance company. By eliminating costs associated with billing, coding diagnoses and procedures, referrals, authorizations, payment delays, explanationof-benefits reviews, claim denials, re-submissions, collection risks, and other managed care costs, we can provide patients a fair price for services without the administrative hassles and bureaucracy.
- 3. For your benefit, we can provide you with a list of our fees and billing codes before any services are performed. We recommend you contact your insurance carrier to verify your benefits so you will have a basic understanding of how your insurance will reimburse you for services provided by our office. Unfortunately, insurance carriers are not always willing to provide their allowable fees or disclose which billing codes they will cover. If this is the case, you may want to contact the Montana Department of Insurance: https://csimt.gov/insurance/
- 4. It is your responsibility to obtain all referrals/authorizations required by your insurance plan and to file your claim with your referral/authorization.
- 5. If requested, you may be given a completed claim form (and a duplicate copy for your records) with all the codes necessary for you to file a claim with your insurance carrier. We recommend you contact your insurance carrier and request instructions for filing your claims.
- 6. Due to rising administrative costs and the numerous requests we receive, our office does not fill out "forms" from insurance companies. A copy of the patient's medical records will be forwarded to the insurance company when a signed authorization to release medical records is received. Its medical review professionals can extract the information required from these records.
- 7. This is a professional office that renders quality care to patients, and our entire staff is exceptional. Our service is superb. Our duty is to preserve the dignity and confidentiality of our patients while receiving appropriate payment for the medical care we have provided. Nothing about our practice is "usual" or "customary" terms employed to justify the comparison of our fees, designed to provide for complex medical diagnosis and treatment with superior equipment, to those allowed by outdated insurance fee schedules.
- 8. Medicare: Dr. Nancy Hua has chosen to "Opt Out" of Medicare. All patients who are on Medicare, or are eligible for Medicare, must sign the federally mandated "Private Contract" in order to receive services at our clinic. All services must be paid at or before the time of service, and neither Dr. Hua nor the patient may file a claim to Medicare for reimbursement.
- 9. Medicaid: We are not accepting any Medicaid patients. We will only accept "Private Pay" patients. We will not file any claims to Medicaid for reimbursement of your medical services now or at any time in the future.

| I, the patient identified below o terms and conditions listed abo | r the patient's legally authorized representative ve. | , have read, understand and agree to the |
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| Hearts, PLLC, including but not physician performing or adminis | d representative consent to medical treatment vimited to diagnostic tests and cardiac procedure stering all tests, services, or treatments indicate uire a separate informed consent form. | es. I further consent to my/the patient's |
| Signature | Relationship (if not the Patient) | Date |

Patient Name