

## Westwood Obstetrics and Gynecology, Ltd.

### **OUR REIMBURSEMENT POLICY FOR SERVICES RENDERED**

The skyrocketing malpractice insurance premiums along with the decline of insurance reimbursements have greatly affected obstetric and gynecology practices across our nation. The only way we can continue to provide service is by maximizing our reimbursement. This does NOT mean that we are raising fees or overcharging. It simply means that we must be paid for the services that we provide.

#### **INSURANCE FILING**

Westwood Ob-Gyn is contracted with most insurance PPO plans and a few HMO plans. Please verify with us that we are an “in-network” provider within your plan prior to your visit with us. Do not rely on your provider manual at home or online, as we have found that these are not always kept up to date and therefore are not accurate.

We will file all of your insurance claims including secondary and tertiary plans. For this process to run smoothly, we ask that you keep us informed of any changes in your coverage. **Please always bring your most current insurance card to your visit.**

We utilize the best technology available to file insurance claims electronically. We will do our best to collect from your insurance company in a timely manner. If your insurance company does not satisfy your claim, we may contact you for assistance. Ultimately, it is your responsibility to be sure that your medical claims are paid for the services that were provided to you.

**We will expect your office visit co-pay to be paid at the time of your visit.**

**PATIENT BALANCES**

Many times, your insurance company will not pay your claim in full. This leaves a balance that is your responsibility. If you have a balance after your insurance has paid, that balance should be paid in full within 30 days after receiving a statement from our office. If you are unable to pay your balance in full, please call our office to schedule a payment plan.

**WE RESERVE THE RIGHT TO DISCHARGE PATIENTS FROM OUR PRACTICE WHO DO NOT ATTEMPT TO KEEP THEIR ACCOUNT IN GOOD STANDING.**

**RECORD RELEASE**

Your medical record is the property of Westwood Ob-Gyn. Upon request, a copy of your medical record will be given to you. We have the right to charge a fee based on the Illinois State Medical Society guidelines. These guidelines are posted in our office.

**I have read and agree to the above policy.**

\_\_\_\_\_  
**Signature**

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**Date**