



Maryland Vascular Specialists

Financial Policy

The responsibility for providing complete and accurate insurance information to our office staff belongs to you, the patient. Your insurance policy is a contract between you and your insurance company. Please bring your insurance card with you at each visit. As a courtesy, we will gladly submit a claim to your insurer. You must inform the office of all insurance changes, authorizations, and referral requirements. In the event the office is not informed, you will be responsible for any charges denied. If your insurance company does not pay the practice within a reasonable period, (30-45 days per Federal Law) we will have to look to you for payment and/or assistance with your insurance company.

All health plans are not the same and do not cover the same services. In the event your health plan determines a service to be "not covered", or you do not have authorizations, you will be responsible for the complete charge. We will attempt to verify benefits for some specialized services; however, you remain responsible for charges of any service rendered. Patients are encouraged to contact their insurance companies for clarification of benefits prior to services rendered.

CO-PAYS, DEDUCTIBLES, AND CO-INSURANCE

Legally, we are not able to waive co-pays, deductibles, or co-insurance amounts. Contractually, your insurance company requires us to collect the portion for which you are liable at the time of services rendered. Payment made at the time of service allows us to keep administrative costs at a minimum.

ACCEPTABLE FORMS OF PAYMENT

We are happy to accept the following forms of payment:

- Check - (\$25 returned check fee)
- Money Order
- Visa
- Mastercard
- American Express

PAYMENT PLANS

Payment plans are available under certain circumstances; however, advance notice and pre-approval are required. Please contact our billing office at 410-836-8667. We are glad to help you.

PAST DUE ACCOUNTS

Every attempt will be made, including the services of a collection agency, to collect past due accounts. If it is necessary to utilize a collection agency, you will be assessed the fee for such up to 30% of the total amount owed. Past due accounts are transferred to the collection agency after 90 days.

MISSED APPOINTMENTS

Our goal is to provide quality and service-minded care to every patient. We understand your time is valuable and that there are circumstances when you may not be able to keep your appointment. Keeping your appointment and preventing no-shows ensures you get the care you need and affords others to do the same. If however, you are unable to keep your appointment, we require a 24 hour notice. Any cancellation without a 24-hour notice and any missed appointment will result in a charge of \$50 for new appointments and \$30 for return appointments. Together, we hope to avoid these circumstances, but wanted to bring them to your attention.

MEDICAL RECORDS

Authorized written requests for copies of medical records will be honored. Our fees are in accordance with Maryland and Pennsylvania State Law. Please allow 7-10 business days for processing.

BILLING OFFICE QUESTIONS AND CONCERNS

We strive to make every effort to be timely and service friendly with your billing inquiries. Please know, there is usually a 3-5 business day delay in receipt of your insurance information after you have received your copy.

For your convenience, we may be reached Monday through Friday, 9:00 am - 3:30 pm, to assist you with account inquiries and the resolution of billing issues. We will try to answer all questions promptly, however, please allow 3-5 business days for a response.

All payments and/or correspondence should be mailed to the address listed on the statement you received.