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**PATIENT NOTIFICATION REGARDING DEDUCTIBLES AND COPAYS**

This notice is intended to make all patients at Fenton Medical Center aware of how copays and deductibles work so no one ends up with an unexpected bill from costs incurred here as part of your visit. It is in your best interest to read and understand this and if anything about your exact situation isn't completely clear you should ask to speak to someone in the billing department, Timi, Lisa or Jason.

When our office tells you that we participate with your insurance, what does that really mean? It doesn't mean there is no possible out of pocket cost. It means our practice has agreed to let your insurance company tell us what the fee will be for each and every visit/procedure that we perform and that we agree to accept this amount as full payment and agree not to charge you anything above this amount. So for instance, if Blue Cross says that the fee for treating a wart is \$100, that is the maximum that can be charged to you and/or Blue Cross. Who pays that \$100 is part of your individual contract you made with your insurance company and that is where the "deductible and copays" part comes in. If you made a deal with your insurance company to have a \$100 deductible and you haven't met that yet then you are responsible for the entire \$100. If you have met your deductible and you have made a deal with your insurance company that wart treatment will have a 20% copay then you are responsible for \$20 and must pay this directly to the office.

This is a new era of very high deductibles and copays. There are literally thousands of different insurance plans with different copays and deductibles and it is not our responsibility to know exactly what your deductible and copays are. It is impossible for us to know at any point if you have or haven't met your deductible. So what we are saying is, "IT IS YOUR RESPONSIBILITY TO KNOW YOUR INDIVIDUAL COVERAGE AND THIS INCLUDES WHAT PROCEDURES ARE COVERED AND WHAT YOUR COPAYS AND DEDUCTIBLES ARE AND IF YOU HAVE ALREADY MET YOUR DEDUCTIBLE." PLEASE LET US KNOW IF YOU HAVE A VERY HIGH DEDUCTIBLE AND WISH TO HAVE A FEE ESTIMATE AHEAD OF TIME.

**Fenton Medical Center will be charging a fee for all No Show Appointments that are not cancelled 24 hours prior to your scheduled appointment time. FMC fees will range from \$60.00 to \$90.00 and your insurance company will not cover the fee. Please contact our office at 810-629-2245 to cancel your appointment 24 hours in advance.**

Failure to discuss this offer could result in you being responsible for all costs incurred. Please remember, your insurance policy is a contract between you and your insurance company, not between the insurance company and your doctor.

I have received, read and understand this handout.

\_\_\_\_\_  
 Patient Name

\_\_\_\_\_  
 DOB

\_\_\_\_\_  
 Patient Signature (Guarantor)

\_\_\_\_\_  
 Print Name

\_\_\_\_\_  
 Date