

Allergy Asthma & Immunology Institute Financial Policy and Patient Responsibility Agreement Dr. Laura Ispas, MD

Insurance Filing

As a courtesy, Allergy Asthma & Immunology Institute submits claims to insurance carriers on behalf of patients. Insurance coverage is a contract between the patient and the insurance company, and patients are responsible for understanding their own benefits including deductibles, copayments, coinsurance, exclusions, and coverage limitations.

Patient Financial Responsibility

Patients are financially responsible for all services rendered regardless of insurance coverage. This includes deductibles, copayments, coinsurance, non-covered services, and balances assigned to the patient by the insurance carrier based on the Explanation of Benefits (EOB).

Statements and Payment Timeline

Balances are due within 30 days of the statement date. The practice may send up to three billing statements and may send courtesy reminders via phone, text message, email, or electronic communication.

Interest on Outstanding Balances

Balances remaining unpaid after 30 days may accrue interest at a rate of 4% annually as permitted by applicable law.

Delinquent Accounts and Collections

If a balance remains unpaid after 90 days, the account may be transferred to an outside collection agency without additional notice. Patients may be responsible for collection costs, attorney fees, and legal expenses as permitted by law.

Credit Card on File Policy

A valid credit card may be securely stored on file to facilitate efficient billing. The card on file may be used to process copayments, deductibles, coinsurance, and balances remaining after insurance adjudication.

Missed Appointment Policy

Appointments must be cancelled or rescheduled at least 24 hours in advance to avoid a missed appointment fee. Fees are as follows:

- \$100 – New Patient No Show
- \$50 – Established Patient No Show

These fees are not billable to insurance.

Allergy Immunotherapy Financial Responsibility

Allergy immunotherapy involves preparation of allergen extract serum and administration of injections over time. Insurance coverage for these services varies significantly between plans. While the practice submits claims as a courtesy, patients remain responsible for deductibles, coinsurance, and non-covered balances.

Insurance Payment Variability Clause

In the event that an insurance carrier reduces payment, delays payment, or denies coverage for allergy immunotherapy services including allergen extract preparation (CPT 95165), the patient agrees to remain financially responsible for the balance associated with services rendered.

Patient Name:

Signature:

Date:
