



ROBERT D. COOK, M.D., P.A.
DIPLOMATE AMERICAN BOARD OF ALLERGY AND IMMUNOLOGY

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PATIENT FINANCIAL POLICY AGREEMENT

To reduce confusion and misunderstanding between our patients and practice, we have adopted the following financial policies. If you have any questions regarding these policies, please discuss them with our office manager. We are dedicated to providing the best possible care and service to you and regard your complete understanding of your financial responsibilities as an essential element of your care and treatment.

Unless other arrangements have been made in advance by either you or your health insurance carrier, full payment is due at the time of service. For your convenience we accept [Visa, Mastercard and Discover].

YOUR INSURANCE

We have made prior arrangements with many insurers and health plans to accept an assignment of benefits. This means that we will bill those plans for which we have an agreement and will only require you to pay the authorized copayment at the time of service. This office's policy is to collect this copayment when you arrive for your appointment.

If you have insurance coverage with a plan for which we do not have a prior agreement, we will prepare and send the claim for you on an unassigned basis. This means that your insurer will send the payment directly to you. Consequently, the charges for your care and treatment are due at the time of the service.

In the event that your health plan determines a service to be "not covered," you will be responsible for the complete charge. Payment is due upon receipt of a statement from our office.

We will bill your health plan for all services provided in the hospital. Any balance due is your responsibility and is due upon receipt of a statement from our office.

REFERRALS

If your insurance company requires a referral to see a specialist, and you arrive for your appointment without a referral, you will be responsible for the complete charge of the visit at the time of service. If we receive a valid referral after your visit you will be reimbursed your portion. You must provide a copy of your insurance card at the time of your visit. If we are not able to verify your insurance coverage, you will be responsible for full payment at the time of service.