

Insurance

- The patient is responsible for providing Teresa Stock with the most correct, active, and update information about their medical needs and insurance prior to each visit.
- Teresa Stock will bill to the insurance most recently provided by the patient with the assumption it is current. If the information given by the patient or guardian is inaccurate or is denied the patient or guardian will be responsible for the balance of the visit.
- Please be aware that with some insurance companies, we do run into timely filing deadlines so providing correct information at the time of service is critical so we can accurately bill the patient's insurance. Timely filing means the patient's insurance plan may not pay the claim after a certain amount of time after the service.
- Patients or guardians or guarantors are responsible for payment of copays at time of service.
- Patients or guardians or guarantors are also responsible for paying any applicable co-insurance, deductibles and all other procedures or treatment not covered by their insurance plan.
- In the event the patient's health plan determines a service to be "not payable", the patient or guardian or guarantor will be responsible for the complete charge and agree to pay the costs of all services provided.
- Teresa Stock is not responsible for knowing what each individual patient's insurance plan does or does not cover.
- Patients or guardians have the right to check with their insurance about coverage before any treatment occurs with Teresa Stock.
- It is important patients and guardians to be informed consumers, who understand the specifications of their insurance policy (i.e. visit coverage, referral/authorization requirements for specialty care, tests, etc.)
- The patient's or guardian's health insurance policy is a contract between the patient and their Health Insurance Company or employer. It is the patient's or guardian's responsibility to know if their insurance has specific rules or regulations, such as the need for referrals, pre-certifications, pre-authorizations and limits on outpatient.
- The patient or guardian is responsible for knowing if the services are covered under the patient's plan.
- If the patient or guardian is uninsured, the patient agrees to pay for the medical services rendered to them at the time of service.

Address/Demographic Changes

- It is important that we have the correct address/phone information on file.
- The patient or guardian is responsible for alerting Teresa Stock to any address, phone or other demographic changes

Billing

- If the patient or guardian owes additional money after their visit, they can expect to receive a statement.
- To help keep healthcare costs down, the patient should attempt to pay their bill upon first receipt. Payment is due at the time services are provided or upon receipt of a statement.

Financial Agreement

The patient or guardian agrees that in return for the services provided to them by Teresa Stock, they will pay their account at the time service is rendered or upon insurance claim processing. If co-payments, co-insurances and/or deductibles are assigned by the patient's insurance company or health plan, they agree to pay them to Teresa Stock.

Minors

Patients who are under the age of 18 need parent/guardian consent for their appointment. By signing this agreement, the parent/guardian acknowledges all of the information on this form on behalf of the patient. It is strongly recommended that the parent/guardian accompany the minor to their appointment. Teresa Stock reserves the right to identify any adult accompanying a minor to their appointment. In the event a parent/guardian is not able to accompany the minor and the minor is coming to the appointment alone, It is recommended that the parent/guardian call us at 781-444-4528 to let us know and to give verbal permission in addition to signing this form. We need to be able to contact the parent/guardian.

Printed name of Patient _____ Date: _____

Signature of Patient or Parent/Guardian _____

Name and Signature of Guarantor _____