



NORTH POINTE OB/GYN ASSOCIATES, LLC

INSURANCE WAIVER

In order to accommodate the needs and requests of our patients, we have enrolled in numerous managed care plans. While we are pleased to be able to provide this service, it is extremely difficult for us to keep track of the many requirements of these plans, as each one has different stipulations regarding how, when and where services may be performed.

PLEASE HELP US BY NOTING:

Please inform us of any special requirements within your insurance policy regarding procedures and/or lab work that may be ordered and performed.

Some insurance companies have HMO, PPO, POS, or indemnity (i.e. 80/20 with a deductible) plans. It is very possible that our doctors may only participate in one of these plans and not all of them. Sometimes your insurance card does not clearly show which type of plan you are on.

It is your responsibility to make sure if your particular plan covers annual or well woman exams. If that is the reason for your appointment, we must bill it as a well woman exam, not as an "illness", as you may have had done in the past.

In the event that your insurance company deems that a **NON-COVERED** service (physician charge or lab test) has been performed, we will have no choice but to bill you directly and expect payment for all charges related to your visit. It is possible that this determination will be made by your insurance company and the lab will bill you directly. We always are glad to assist you in communicating the diagnosis related to any tests performed to the lab. Services can be non-covered for a variety of reasons, such as expired coverage, or that the doctor is not participating in your insurance plan, or that the tests ordered or services performed are not covered according to your insurance policy.

I have read and understand the office policy stated above and agree to accept responsibility as described above.

PATIENT NAME (printed)

DATE

SIGNATURE

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