

ALLERGY AND ASTHMA SPECIALISTS OF CADILLAC

MARTIN DUBRAVEC, MD

THE HISTORIC MITCHELL HOUSE

200 EAST MASON STREET • CADILLAC, MI 49601

(231) 779-4444 • FAX: (231) 779-2859

www.salu.net/DubravecMD

Thank you for choosing our practice! We are committed to the success of your medical treatment and care. Please understand that payment of your bill is part of this treatment and care. We have answered a variety of commonly asked financial policy questions below. If you need further information, please ask to speak with one of our staff.

How May I Pay?

We accept payment by cash, check, VISA, Mastercard, Discover, and American Express.

Do I Need A Referral?

If you have an HMO plan with which we are contracted and the HMO requires an authorization from your primary care physician, you will need a referral authorization from your primary care physician.

What Is My Financial Responsibility for Services?

Your financial responsibility depends on a variety of factors, explained below.

Office Visits and Office Services

If You Have.....	You are Responsible for....	Our Staff Will....
Commercial Insurance Also known as indemnity, "regular" insurance, or 80%/20% coverage."	All office visits, injection, and other charges that insurance does not pay; payment in full at the time of office visit.	Call your insurance company ahead of time to determine deductibles and coinsurance. File an insurance claim as a courtesy to you.
HMO & PPO plans with which we have a contract	<u>If the services you receive are covered by the plan:</u> All applicable copays and deductibles are requested at the time of the office visit. <u>If the services you receive are not covered by the plan:</u> Payment in full is requested at the time of the visit.	Call your insurance company ahead of time to determine copays, deductibles, and non-covered services for you. File an insurance claim on your behalf.
HMO with which we are not contracted. Out of Network PPO	All deductibles, copay, non-covered services – at the time of the visit.	Call your insurance company ahead of time to determine out of network benefits, copays, deductibles, and noncovered services. File an insurance claim on your behalf.
Medicare/Medicaid	Payment in full for office visits, injections, and other charges at the time of office visit.	Work with you to settle your account. Please ask to speak with our staff if you need assistance.