

Diabetes & Endocrinology Specialists, Inc.

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Norman Fishman, M.D.
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Board Certified in Internal Medicine
Board Certified in Endocrinology

FINANCIAL POLICY

Accepted forms of payment: Cash, Check, Visa, MasterCard, Care Credit, or Money Order.

Insurance: A current insurance card must be presented at every appointment. We will file a claim for all insurance companies we are contracted with. We only accept contractual write offs if we are contacted with the patient's specific insurance company. Remember that your insurance policy is a contract between you and your insurance company. **The patient is responsible for any non-covered charges and should always be familiar with their insurance benefits.**

Assignment of Benefits: I hereby authorize my insurance benefits be paid directly to Diabetes & Endocrinology Specialists, Inc., realizing I am responsible to pay all non-covered services and I hereby authorize the release of pertinent medical information to insurance carriers and/or specialists referred by the physicians.

Copayments: Copayments are due at the time of service. This is an agreement between you and your insurance company. If a copayment cannot be paid at the time of service, there will be an additional \$10 service charge added to the account.

Office Procedures and Labs: Not all services provided by our office are covered by every insurance plan. Any service determined to not be covered by your plan will be your responsibility. Your insurance may require a specific lab be used.

Self Pay (No Insurance): Payment is expected at the time of service for all charges. A 20% discount will be applied.

Budget Billing: Budget bills can be set up to help in certain financial situations. They are paid each month with an amount agreed upon by the billing department. These plans are to help pay off an unexpected balance due to deductible or coinsurance. They are for the balance due at the time of setting up the budget plan. Any other balances accrued will receive a separate statement and are expected to be paid upon receipt.

Collection Fees: Accounts turned over to our collection agency will have an additional collection fee of 25-50% of the balance added to the account by the collection agency. You will be responsible for this fee in full. Accounts turned over to our collection agency will show up on your credit report.

Missed Appointments/Short Notice Cancellations: There is a \$45 charge for missed appointments. Appointments should be cancelled at least 24 business hours in advance, or by 2:30 pm on Friday, so another patient can utilize the appointment time. If there is not 24 hour notice given, there will be a missed appointment charged to your account.

Forms: There is a \$35 fee for any form to be completed by our office. It can take up to 5 business days for the form to be completed and returned. If the form is completed, brought in at the appointment and only requires the physician's signature, the fee may be waived.

Medical Records Copies: There is processing fee of \$22.82 plus \$.53 per page for copies of medical records. This fee changes annually. This fee will be waived if records are sent directly to another physician's office. It can take up to 2 weeks to process a medical records request.

I have read and understand Diabetes & Endocrinology Specialists, Inc.'s entire financial policy as stated above and I agree to its terms. I also agree that such terms may be amended by Diabetes & Endocrinology Specialists, Inc. at any time.

Signature of responsible party (in accordance with DESI financial policy)

Date

Printed Name