

## Office And Financial Policies

● **If we participate with your insurance:**

We will submit the bill to your insurance. After your insurance has paid us, you will receive a bill from our office for any deductible, co-insurance or charges not covered under your plan. If the balance is not paid in full within 45 days, the account will be submitted to collections. *You will be responsible for all expenses incurred in the process of collecting this balance including but not limited to collection fees, attorney fees and court fees.* In cases of extreme financial hardship please contact our office to discuss your account.

● **If we do not participate with your insurance:**

We will collect the full fee in advance. You will be provided with a statement which you may then submit to your insurance for reimbursement.

● **Returned checks:**

A fee of \$25.00 will be charged for any returned checks.

● **Photocopies:**

We are glad to provide you with any photocopies of your medical record once you have signed our medical record release form. The first five copies will be given to you as a courtesy. The charge for each additional photocopy is \$1.00 per page. There is a handling fee of \$10.00 for copying the whole chart.

● **Disability Forms:**

You can provide us the appropriate forms that need to be filled by the doctor. A \$10.00 fee will be charged for each form.

● **Missed Appointment Charge:**

If you cancel an appointment in less than 24 hours, you will be charged \$25.00

● **Important Note:**

If you page Dr. Janjua through the answering service concerning an urgent medical issue please make sure to inactivate your anonymous caller blocking system. Dr. Janjua reserves the right to the privacy of his personal phone numbers.