

Barbara A. Hrach, M.D.
1824 State St.
Santa Barbara, CA 93101

Our financial policy

We are dedicated to providing the best possible care for you, and we want you to completely understand our financial policies.

1. Payment is due at the time of service. We accept Visa and MasterCard.
2. Keep in mind that your insurance policy is basically a contract between you and your insurance company. As a service to you, we will file your insurance claim.
3. We have made prior arrangements with Cottage Hospital Insurance to accept an assignment of benefits. We will bill them, and you are required to pay a copayment at the time of your visit.
4. If you are insured by a plan that we do not have a prior arrangement with, we will prepare and send the claim for you on an unassigned basis. This means the insurer will send the payment directly to you. Therefore, our charges for your care are due at the time of service.
5. We accept Medicare on an unassigned basis. This means that Medicare will send the payment directly to you. Therefore, our charges for your care are due at the time of service.
6. Not all insurance plans cover all services. In the event your insurance plan determines a service to be "not covered," you will be responsible for the complete charge.

I have read and understand the practice's financial policy and I agree to be bound by its terms. I also understand and agree that such terms may be amended by the practice from time to time.

Signature of patient (or responsible party, if minor)

Date

Please print the name of the patient

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About my fees

Dear Patient:

Your fee is based on the time I spend with you during your visit, the complexity of your medical condition, and any treatment I provide. But proper attention to your care also requires that I—or members of my staff—spend *additional* time beyond that which we spend with you in the office. Such time may be used to:

- ▶ Create or maintain your permanent medical record.
- ▶ Review, interpret, and document all lab test results and communicate those results—orally or in writing—to you.
- ▶ Review current X-ray or scan reports, compare them with reports of previous scans, and, when the studies are abnormal, consult with the radiologist.
- ▶ Prepare and mail consultation reports and letters suggesting patients come in for a follow-up visit.
- ▶ Consult via phone about your case with referring or consulting physicians and other health care providers.
- ▶ Prepare referral letters to additional specialists, as needed.
- ▶ Prepare patient educational materials.
- ▶ Conduct medical research relevant to your case.
- ▶ Communicate with pharmacies about your prescriptions.
- ▶ Complete insurance applications and claim forms.
- ▶ Conduct utilization review negotiations with hospitals and insurance companies.
- ▶ Review and manage hospital records.
- ▶ Draft letters of necessity to obtain medical services, instruments, or prescriptions that you need.
- ▶ Draft reports and forms, including home health care orders and nursing facility orders.

All these activities add to our cost of doing business. Still, we are committed to providing you the best possible care at the lowest cost. We hope this explanation of our fees has been helpful. With you, our patient, we look forward to a lasting and healthy relationship.

Sincerely,

Barbara A. Hrach, M.D.