

The Bozeman Clinic
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Patient Financial Policy

The following is an explanation of our financial policy. Our fees are based upon the services provided and are competitive with other physicians in the area for the same types of services. You are responsible for payment regardless of any insurance company's arbitrary determination of "reasonable, usual and customary" fees.

Patients must provide all information requested on the patient registration form.

Minor Patients:

The adult accompanying a minor and the parents (or guardian) are responsible for full payment. For unaccompanied minors, non-emergency treatment will be denied unless arrangements have been made prior to the minor's visit.

Blue Cross, Allegiance, Pacific Source, MUST, United Healthcare, and Medicaid:

As "providers" with these insurances we will file your claims directly. You are responsible for any applicable co-payments, and/or deductibles at the time of service.

Worker's Compensation:

Please be aware of your own liability! You will be responsible for charges should any of the following occur: requested information is not provided at the time of visit (claim number, employer insurance information, preauthorization if needed, etc.), or upon receipt of denial of payment from your Worker's Compensation Insurance carrier.

Medicare:

Your services are always filed with Medicare. **We accept what Medicare pays for fees relating to laboratory testing only! All charges related to office visits, x-rays, and other diagnostic testing are your responsibility.** The reimbursement from Medicare or supplemental insurances, if any, is sent directly to you, the patient. Medicare automatically transfers information to most supplemental insurances. If you are not sure about this transfer, please contact your insurance agent or call the Medicare office at 1-800-332-6146. Please keep all copies of you super-bill until you receive an explanation of payment from Medicare and your supplemental insurance.

Other Private Insurance:

We do not file private insurance claims. The copy you receive with each visit is the "Physician Statement" for insurance purposes. We would suggest you make a copy of all items you submit to your insurance in the event it is lost or misplaced. We do not negotiate our service costs with insurance companies (referred to most often in terms of "reasonable and customary" discounts). We do encourage you to contact them if you have questions concerning coverage, payments, hospital stays, and preauthorization of significant procedures (such as CT scan, MRI...)

All payments are expected at the time services are rendered. We accept the following forms of payment: cash, checks, Visa, Mastercard, and Discover. Should you have any questions regarding this policy or wish to speak to our Patient Accounts Manager regarding payment arrangement, please let us know. **Unpaid balances are subject to 15% annual interest rate and service charges.**

Signature of patient or responsible party: _____ Date: _____