

# CLAUDE LUVIS, M.D.

BOARD CERTIFIED - INTERNAL MEDICINE

2682 COURT DRIVE, SUITE B

GASTONIA, N.C. 28054

PHONE (704) 824-0500

DIPLOMATE OF THE  
AMERICAN BOARD OF INTERNAL MEDICINE

## ABOUT FINANCIAL ARRANGEMENTS AND MEDICAL INSURANCE

We are committed to providing you with the best possible care. If you have medical insurance, we are anxious to help you receive you maximum allowable benefits. In order to achieve these goals, we need the understanding of our payment policy.

Payment for services is due at the time services are rendered, unless payment arrangements have been approved in advanced by our staff. We accept cash, checks, and credit cards. We will be happy to help you process your insurance claim for reimbursement.

Returned checks and balances older than 30 days must be subject to additional collection fees and interest charges of 1-½% per month. Charges may also be made for broken appointments cancelled without 24 hrs. advanced notice. Charge for returned checks is \$25.00.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance.

Please note:

1. Your insurance is a contract between you, your employer, and the insurance company. We are not a party to that contract..
2. Our fees are generally considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. Thus, our fees are considered usual, customary and reasonable by almost all companies.

This statement does not apply to companies who reimburse based on arbitrary "schedule" of fees, which bears no relationship to the current standard and cost of care in this area.

3. Not all services are covered benefits in all Contracts. Some insurance companies arbitrarily select certain services they will not cover.

We must emphasize that as Medical care providers, our relationship is with you, not your insurance company. While the filing of the insurance claims is a courtesy that we extend to our patients, all charges are you responsibility. This includes any deductibles, copays and services that are not fully covered by your insurance company.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE don't hesitate to ask us. We are here to help you.

If the bill or copayment, whichever is applicable, is not paid in full at the time of the office visit, a \$5.00 rebilling charge will be added to the bill each time a statement has to be mailed.