

**Eric Michael Munro MD Inc  
Internal Medicine  
3500 Lomita Blvd., Suite 100  
Torrance, CA 90505  
Ph: 310-784-0300**

### **Financial Policy**

We would like to thank you for choosing us to provide your internal medicine care. We are committed to providing you with excellent and affordable health care. We have developed this payment and financial policy to help answer some questions you may have regarding personal and insurance responsibility for services rendered. Please read it, ask for clarification if needed, and sign the space provided. ***A copy of this policy will be given to you upon request.***

All patients must complete the patient registration form before seeing the doctor.

**We accept most PPO Insurance Plans.** You must provide proof of insurance. If you are not able to provide proof of insurance coverage, you will be considered uninsured and you will be responsible for full payment at the time of service. We will bill your insurance as a courtesy. ***Your insurance policy is a contract between you and your insurance company. It is your responsibility to know your benefits and how they will apply to your treatment by the doctor.***

**For the PPO patients who are insured by a company through which we are a participating provider:** We have agreed to take a discount from your insurance company. Your co-insurance and/or un-met deductible is your responsibility. In the event your insurance coverage changes to a plan where we are not a participating provider, you will be responsible for any out of network deductible or coinsurance amounts. All co-pays will be collected at the time of service.

**We also accept Medicare.** Medicare pays 80% of their allowed amount after satisfaction of the annual deductible. We will bill your secondary insurance for the remaining 20% of the Medicare allowed amount as a courtesy; however, you are responsible for the balance regardless of payment from a secondary insurance. We do not accept MediCal. For patients with MediCal as a secondary insurance, you will be responsible for the full amount of the remaining 20% that Medicare does not pay. Medicare does not cover all injections, vaccines, and medication, even though you have a secondary insurance. If Medicare denies payment, it is more than likely your secondary insurance will deny payment as well. You will be responsible for the balance.

Our medical billing department is located out of our office, they can be reached at:

Pacific Medical Management Services  
371 Van Ness Way, Suite 210  
Torrance, CA 90501  
310-792-3914

**Form Fees:** There is a fee of \$25.00 per form for completing insurance forms, \$20.00 for state disability forms, and \$10.00 for all other handicap placard and/or short forms. Payment is due when the form is dropped off. Please allow up to 5 business days to complete the form(s).

**No Show Appointments:** There may be a \$25.00 fee for appointments not cancelled within 24 hours. This is not payable by insurance and must be paid prior to your next appointment.

For payment, we accept cash, checks and most credit cards. ***In the event of non-payment for balances due, we reserve the right to initiate collection proceedings.*** Once your account has been sent to collections, you are responsible for all collection and legal fees. Your account may be listed with local and national credit bureaus.

I have read the Policies. I understand and agree to the Policies.

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Print Patient Name

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Signature Patient/Parent/Guardian

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Date