

INSURANCE WAIVER

MEDICARE, COMMERCIAL AND PRIVATE INSURANCES

Medicare and or your private insurance carrier will only pay for services that it determines to be 'reasonable and customary' under Section 1862 (a) (1) of the Medicare law.

Medicare will not cover any routine physical or routine lab work. Medicare will only cover one well women exam every two years.

It will be the patient responsibility to verify that your insurance will cover any procedure that you are requesting to be done.

Private and Commercial insurances will deny coverage for the following reasons:

- A. Practice name is not listed as the PCP
- B. Patient is not listed as a covered dependent on said plan
- C. Patient policy has terminated at time of service and/or patient did not present front desk with a current insurance card
- D. Patient went to a nonparticipating facility for any lab or tests, it is patient responsibility to verify correct lab and/or facility for tests
- E. Insurance will only cover a limited amount toward a routine physical and/or labs
- F. Routine physicals are only allowed every other year
- G. School, Sports and any other third-party physicals are not a covered benefit under any insurance plan
- H. Patient has met their benefit maximum for services.

If Medicare and/or my commercial insurance should deny any or all charges then I agree to be personally and fully responsible for any and all balances due.

Signature

Date