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MEDICARE BILLING AND FINANCIAL POLICY

Dr. Dano is a Medicare Provider. This means she can file most Medicare claims electronically for you.

Medicare will then pay 80% of the Medicare approved charges. The remaining 20% and any unmet Medicare deductible is your responsibility. If you have a secondary insurance they usually cover some portion of this for you. **If you have a secondary insurance it is your responsibility to contact Medicare and let them know you want them to electronically forward the claim to your secondary insurance after they have processed the claim.**

Please realize that as a small office we do all of our filing electronically. It is very difficult and costly for us to file paper claims so we do not file paper claims with secondary insurances.

It is Dr. Dano's policy then to collect from you the 20% Medicare does not cover (plus any unmet deductibles) at the time of your office visit if Medicare is not forwarding your claim to your secondary. Any balances that are not paid by your secondary insurance by 60days after your office visit are considered past due and your responsibility.

You will need to pay for these balances and we can give you a receipt and instructions on how to file the claim with your secondary insurance. Your secondary insurance will then reimburse you directly. If the check is mistakenly sent to us we will forward the check to you.

******Please note that Dr. Dano cannot file for you if:**

- 1) You have an HMO as a secondary insurance or replacement policy
- 2) Medicare is not your primary insurance
- 3) You have Railroad Medicare
- 4) You have a replacement Medicare policy with an insurance carrier like Humana or other insurance carriers.

You will be responsible for the full balance if Dr. Dano can not file for you due to any of the above. Again, you may be able to file the claim yourself for reimbursement in some cases but not all.

I have read and understand the above information:

Signature

Date