



Cognitive Psychiatry
Dr. Sadaf Javaid
2000 S. Dairy Ashford #660
Houston, TX 77077
P 832-304-7244
F 832-304-7245

FINANCIAL POLICY

PAYMENT INFORMATION APPOINTMENT POLICY:

- We accept CASH, VISA, MASTERCARD AND DISCOVER. **No Personal Checks are accepted.**
- All charges are ultimately your responsibility, whether your insurance pays for the visit or not. Fees for non-covered services, deductibles and co-payments are due at the time of the visit.
- Self-pay patients or those with insurances not covered by our practice, are expected to pay for services in FULL at the time of the visit.
- The patient/guarantor is responsible for payment of any balances left after the insurance pays their part and all contract adjustments are made. The patient/guarantor is responsible for balances due to claims not paid by the insurance company within 45 days of submission.

INSURANCE POLICY:

- Verification of your insurance is not a guarantee of payment. Amounts due by you (the patient/guarantor), are based on what has been quoted to us via fax, phone or on-line services, and is not necessarily your entire balance.
- Your insurance company determines payment, according to the policy you have chosen and the contract your employer has with them, when the claim is received. Every effort is made by this office to submit accurate information so maximum payment will be made per your policy. If this office makes an error in submission, we will make corrections and resubmit claims to your insurance. However, we have no control over how claims are paid and how payment is determined.
- If we file a claim and the insurance company sends payment to you in error, it is your responsibility to make sure that the payment reaches our office. Your insurance company should not be sending you any payments for expenses not paid by you.
- If you do not agree with the way your insurance company has paid your claim, if you have any questions regarding claim payment, or payment has not been made, please contact your insurance company for explanation.
- Existing balances on our account must be paid in full prior to receiving any additional services even if you are appealing or questioning claims payment. If additional, payment is received causing a credit on our account, a refund will be made to you.

Other Fees

- There will be an additional fee charged for the completion of forms such as disability, Family Medical Leave (FMLA) or any other miscellaneous forms or correspondence not related to the disbursement of a claim.
- The fee will be determined based on the level of effort required for the completion of the paperwork and is due at the time of the form pick up.

I have read, understand, and agree to this policy.

Patient/Guardian Signature: _____

Date: _____