



John D. Marshall, M.D. **Daniel D. Smith, D.C.**
Summer Marshall, P.A.-C **Adam L. Schwartz, P.A.-C**

TO OUR PATIENTS:

There may be up to three types of insurance that may be available to pay for your medical bills:

- (1) Health Insurance (usually through your employer);
- (2) Med-pay Coverage (under your own automobile policy); or
- (3) Liability Insurance (if someone else is at fault).

In order to serve you better and to assist us in billing, we need you to provide all billing addresses, policy numbers, identification numbers, adjuster's names, claim numbers, telephone numbers, and any other pertinent information you may have regarding any of the above types of insurance.

HEALTH INSURANCE –

As a courtesy, we may bill your health insurance directly. Paradise Valley Family Care, PLLC does not warrant that your treating physician and/or service will be covered by your health insurance plan. **It is your responsibility to ensure that your doctor(s) and services will be covered by your health insurance plan.** If any submitted bill is denied by your health insurance plan, you will ultimately be responsible for said charges.

If your plan requires you to pay a co-pay, we will collect that amount from you at the time of service. Due to the time involved in processing accident claims and our agreement to await full payment for the value of our services, our agreement to accept lower contractually negotiated rates from your insurer **DOES NOT APPLY**. In other words, we **DO NOT** accept contractual rates as payment in full, and your third-party claim settlement will be responsible for the full value of our services rendered.

A health insurance company will sometimes request that you reimburse it for benefits paid in relation to the automobile accident. This most commonly occurs in “subrogation” or “coordination of benefits” claims. Subrogation or coordination of benefits claims are sometimes submitted directly to Paradise Valley Family Care, PLLC. You will be required to repay Paradise Valley Family Care, PLLC for any amounts returned to your health insurance company on a subrogation or coordination of benefits claim. If you have any questions relating to your insurance company's right to receive subrogation or to request a refund under a coordination of benefits provision, please contact your attorney and/or insurance company.

MED-PAY COVERAGE – If you have med-pay coverage, we will submit our bills directly to your automobile insurer for you. We can only bill up to the limit of med-pay coverage you elected under your policy. Please be advised that both your med-pay coverage and health insurance may pay certain charges. If this happens, any excess payments will be refunded to you. Please feel free to contact our business office to discuss any refunds.

LIABILITY INSURANCE –

If another driver was responsible for the accident and had liability insurance, then his/her automobile insurance company may ultimately be responsible for all or a portion of your medical bills. Under most circumstances, we will not bill the third-party or his/her/its insurer(s) directly. The negotiation and settlement process lies between you and the other party. Should you retain an attorney to assist you, we may require that your attorney sign a lien in order for you to continue treating at Paradise Valley Family Care, PLLC without making immediate payment. Please do not ask us for our opinion regarding matters outside the scope of our treatment. **All questions relating to your accident, liability, causation, and other legal matters should be directed to an attorney.**

- * * Remember – If you are unable to keep any scheduled appointments, we must have at least 24-hours notice of your cancellation. If we do not receive sufficient notice, you may be charged a fee of \$75.00 for each missed appointment. * * *

Paradise Valley Family Care
4550 E. Bell Road, Suite 170, Phoenix, AZ 85032
602-482-6100 www.PVFamilyCare.com