

FEE AND BILLING INFORMATION

We do not want to pass the high cost of unnecessary billing and extra paperwork on to you. You will be asked to pay for your services on the day of your visit. Depending upon the insurance coverage you have, here is how this policy applies to you.

NEW PATIENTS

We will be glad to file for your insurance benefits for the initial evaluation. Any deductibles or co-payments must be paid at the time of your office visit. The skin testing as well as immunotherapy is included under the major medical portion of your insurance and will fall under your deductible. Please check with your insurance about the amount of your deductible.

COMMERCIAL INSURANCE

If you have commercial insurance (i.e. an indemnity 80%/20% plan), you will be asked to pay the full charge for services rendered. We can then file your insurance and the reimbursement check will be sent directly to you.

BLUE CROSS/BLUE SHIELD OF ALABAMA PMD AND FEDERAL

We are a participating provider with Blue Cross and Blue Shield of Alabama. They have a variety of types of coverage for allergy service. Please check with your carrier. You will be asked to pay your co-pay and any other services rendered that are not covered under your policy. **Many times, the allergy testing and treatment are covered under the Major Medical portion of your plan, meaning you must first meet a deductible and then these services are covered at 80%. Please check with your carrier as to the amount of your deductible.**

HMO

If you belong to an HMO that requires a co-pay, you will be asked to pay this amount only. We will then file the claim for you.

ALLERGY EXTRACTS

Payment is due at the time of mixing unless arrangements have been made in advance or if your insurance requires us to file for this service.

FORM OF PAYMENT

For your convenience, we accept personal checks, Visa, Master Card, American Express and Discover. If you have an outstanding balance, please consult with our insurance specialist as to form of payment. Outstanding balances must be paid in full within 30 days. Please bring your insurance card with you to all office visits.