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## Financial Policy

This Financial Policy has been established to clearly outline patient and practice financial responsibilities. We are committed to providing our patients with the best possible medical care while minimizing administrative costs.

- Patients who do not have insurance are expected to pay in full at the time of service unless prior arrangements have been made with us.
- Our office participates with numerous insurance companies and managed health care programs.
- It is the patient's responsibility to:
  1. Determine if our practice is in or out of their insurance network.
  2. Ensure that any required referrals for treatment are provided to the practice before the visit. Patients may be financially responsible if a required referral is not done.
  3. Know what pre-certifications may be required and ensure the requirements are met prior to the service.
  4. Provide us with current insurance information by presenting their insurance card(s) at each visit.
  5. Pay co-pays at the time of visit. An administrative charge of \$10.00 will be added if the co-pay is not paid at the time of your visit
- Payment for professional services can be made with cash, check, MasterCard or Visa.
- All returned checks will have a processing fee of \$35.00
- The office will submit a claim to your Primary and Secondary insurance, but the patient is ultimately responsible for the payment, regardless of insurance coverage. It is the patient's responsibility to submit Tertiary (Third) insurance claims. Please check with your insurance company for requirements.
- Our staff is happy to help with insurance questions regarding the processing of your claims. However, specific coverage issues can only be addressed by the insurance company's member services department whose number is on your card.
- All charges deemed patient responsibility by the patient's insurance shall be paid in full upon receipt of the first statement.
- It is the policy of Southwest Cardiology to provide a process for patients to meet their financial obligations to us. Please notify the receptionist if assistance is needed and you will be directed to the appropriate staff member.
- After review by the physician, patient balances aged 120 days on accounts with unfulfilled payment arrangements will be turned over to a collection agency and the patient will be discharged from the practice.

Our practice firmly believes that a good physician/patient relationship is based upon understanding and good communications. Questions about financial arrangements should be directed to the physician's office. We are here to help you.

Please sign that you have read and agree to the SWC Financial Policy.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date