

# Rosemary Delgado M.D.

## Financial and Billing Policies

**Declaration:** You are the primary person responsible for your insurance coverage and your bill, not the insurance company. It is up to you to contact your insurance company to make sure that the provider that you are seeing is in network / contracted with your insurance company prior to your visit.

### Insurance:

Please provide us with all the necessary information to enable us to bill your current insurance carrier for you. **It is our office policy that you bring in your insurance card to each appointment**, so that we can scan it into our system. We are unable to accept any other forms of identification for insurance purposes. Whenever your insurance changes you must notify our office prior to your next visit or when you schedule your appointment to assure continuous coverage. It is your responsibility to contact your current insurance carrier and notify them if you do/or do not have other insurance coverage. Insurance often denies payment because this information has not been updated by the patient.

If Rosemary Delgado MD is listed as an out of network provider with your insurance plan, we are still happy to provide you with services if your policy has out-of-network benefits as your insurance plan may still cover the services provided to you. However, you may be responsible to pay a higher amount of out-of-pocket than if you receive services from an in-network provider. We may ask for these cost prior to your appointment.

**Please note our office is currently not in network with some Blue Cross Covered California Plans, including Pathway Select and some other "Select" plans, please contact your insurance to see if Dr. Delgado is a participating provider with your current insurance plan.**

### Statements:

Statements are sent out on a monthly basis. If you have insurance, we will bill your carrier for you. You will not receive a bill from our office until we have heard from your insurance company. If we have not received payment from your insurance carrier within 45 days of the date of service we will re-bill your carrier one time only and you will be asked for immediate payment while we await for a response from your carrier. For all billing questions please contact our office at (925) 937-9345.

If your check is returned by the bank due to insufficient funds, there will be an additional \$25 charge added to your account that you are responsible to pay.

All outstanding balances are due immediately or a payment schedule must be negotiated with the office manager. Failure to clear an account within 90 days or failure to adhere to a payment schedule will result in consideration for immediate referral to a collection agency.

**Canceled Appointments:**

We request 24-hours' notice for any cancellation of appointments. If you do not show up for your appointment or if you cancel the same day you will be charged a \$25.00 fee. If you fail to keep three or more appointments, we may ask you to seek medical care elsewhere.

**Disability Forms:**

- Please allow at least 5-10 business days for us to complete your forms.
- There is a \$20.00 fee for each type of disability form that needs to be collected prior to starting the paperwork.
- Before dropping off your forms, please fill in your name
  - name
  - date of birth
  - first date of disability
  - last date worked
  - Last 4 digits of SS#
- For your convenience, our office can mail or fax your forms to the appropriate agencies at your request. Otherwise they may be picked up at our front desk once they are completed.
- State Disability Claims – Go to [www.edd.ca.gov](http://www.edd.ca.gov)
  - Click the [EDD online icon](#)
  - Click on [For Claimants](#) then [SDI Online](#)
  - Follow the on-screen instructions, at the end of completion you will be provided a receipt # beginning with the letter “R” followed by numbers. You must contact our office with your receipt # so that we can complete the physician's portion.