

Calin V. Pop, MD

Board Certified in Internal Medicine

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4215 Rachel Blvd
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34607

Financial Policy

Here at Dr. Pop's office we are committed to providing the highest level of quality medical care and personal service to our patients. For every commitment, there is an obligation. We feel it is the patient or guardian's responsibility to meet their financial obligations.

Because we see patients from many different insurance plans, it is impossible for us to know all the covered benefits, co-pays, and deductibles for each plan. While it is our intention to assist you, it is still your responsibility to ensure that all services rendered by Dr. Pop on your behalf are paid in full so that we can continue to stay open.

Please be advised that payment in full is expected at the time of service unless you have Medicare or your insurance has been verified by our office.

It is very important that a patient knows their insurance coverage. Insurance coverage is a binding contract between the patient and the insurance company and the doctor may not know all their policy details. Please know that the doctor provides service directly to the patient and not to the insurance company therefore the doctor or his staff will not become involved in any dispute between patient and insurance company regarding coverage. **The patients are ultimately responsible for all payments, co-payments and deductibles not covered by their insurance policy.**

Your insurance requires that you pay your deductible and co-pay at the time of service. If we are contracted with your insurance carrier, we will bill your insurance. If you do not pay your co-pay at the time of service, you may be subject to a \$10 processing fee. You will not receive a statement of balance due until after your insurance carrier has paid their portion (if any) of the charges. This balance is due within 30 days of the statement date.

The reasoning behind collection of co-pays at the time of service: In order to reduce paperwork, insurance companies created the concept of co-pays. They shared the cost savings with their clients, in other words, *You the patient* pay lower premiums because of co-pays. Physicians also agreed to lower the amount they would accept as payment in full from the insurance companies because they were promised that they would save the cost of sending statements for the co-pays. Please do not ask our receptionist to "bill you" for the co-pays.

Please be advised that if we bill your insurance company for services rendered and we do not receive payments within 45 days of the date of service, we will expect the patient to pay the balance in full.

We at Dr. Pop's office understand that there are always special needs to be considered and a special payment plan may be necessary. If this situation applies to you, please bring it to the Office Manager's attention as soon as possible.

Medicare Patients:

We accept assignment for Medicare.

Medicare will be billed for all covered services. Non-covered services will be billed to you, the patient, when allowed by Medicare. If Medicare is your only health insurance carrier, you will receive a statement after Medicare has paid their portion (if any) of the charges.

If you have supplemental insurance to Medicare and have given us the information, we will bill your Medicare supplement after Medicare has processed their portion of your claim. You will receive a statement from our office after both Medicare and your secondary insurance have paid their portion (if any) of the charges.

Patients without Insurance Coverage:

Payment at time of service is required. We accept cash, check and Visa/MasterCard. Short-term payment plans are available only in exceptional situations, and must be requested prior to the services being performed.

Non-Contracted Insurance Carriers:

As a courtesy to all our patients, we will bill an insurance with which we are not contracted with but **you, the patient, are ultimately responsible for payment.** If your insurance has not paid for the services rendered within 30 days, you will receive a statement and be expected to pay the balance in full. If we later receive payment from your insurance company we will refund any overpayment to you. If you know your deductible has not been met or the service will not be covered by your insurance, we request that you pay at the time of your visit.

Cancellation Policy:

Please notify our office at least **24 to 48 hours prior** to your scheduled appointment. Due to many inconveniences related to the "no show" situations as well as office visits cancelled too late to be able to reschedule them for other patients in need, effective January 1st, 2003 our office is implementing a **cancellation fee policy.**

Please be advised that **should you fail to cancel your office visit at least 24 hours in advance we may charge you a 25.00 \$ fee that is not refundable and is not billed to your insurance company.**

Thank you for taking the time to read our office policies. For further questions please contact any staff member or our Office Manager.

Telephone calls:

The phone lines are open from 9am to 12pm and from 1pm to 4pm.

At Dr. Pop's office we always try to stay on schedule, however, emergencies sometimes occur. We will try to notify you if we are seriously delayed. Please let our receptionist know if you have been waiting longer than 20 minutes for your scheduled appointment

All patients are encouraged to call with pressing questions they have on their medical problems. However, please be advised that you must make an appointment to see the doctor. Unless extraordinary conditions prevail, Dr. Pop will not make " telephone visits " and will not discuss medical conditions that require a medical decision by phone. For proper diagnosis and management **the doctor needs to see the patient.**

As stated above, for reasons of health and safety, we need to see you in person even if you think you may need minor changes in your medication or treatment. Many diseases have similar symptoms or can develop complications. Please call for an appointment to be seen by Dr.Pop.

Dr.Pop does not interrupt your office visits with telephone calls from other patients needing to ask questions. We give that same courtesy to all our patients, so expect to leave a message for the doctor and you will be called back if you ask so. Be sure to leave both a daytime and nighttime as well as a cell telephone number if appropriate.

After hours you can contact dr. Pop for urgent matters by calling 268-0870 and saying your telephone number after the beep. If you do not leave the phone number first you may run out of time to say it and the doctor can not call you back without a phone number.

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WELCOME!

We would like to welcome you as a patient and appreciate the opportunity to help you! The information that follows is intended to answer many questions a new patient may have. We want you to know about us, our policies and our office. If you have any further questions, please ask, as we do want to help.

THE DOCTOR:

Dr. Pop is a graduate of the University of Cluj-Napoca Medical School in Romania and completed his training in Internal Medicine in New York and Connecticut with a Yale University affiliated residency program. Doctor Pop is Board Certified in Internal Medicine, and he has been in private practice since 1996.

THE CLINIC:

***OFFICE HOURS:**

* We are **open** Monday through Friday from **8AM to 12 Noon and from 1PM to 5PM.**

*For **office visits** we have appointments available from **8:40AM to 11:40AM**
and 1:40PM to 4:40PM.

*For IV treatments, if that applies, we have different appointments based on the type and strength of the therapy:

8:30AM double dose chelation

9:30AM single dose chelation, oxidation, immune drips(vitamins)

1:30PM double dose chelation

2:00pm single dose chelation, oxidation, immune drip(vitamins)

***APPOINTMENTS:**

We try to see all patients on an appointment basis and request that you call in advance so that we can reserve time for you. In most cases, for emergencies, you can be seen the same day you call for an appointment. We make every effort to honor all time commitments and request that you extend the same courtesy to us. Occasionally, as emergencies arise, and whenever possible, you will be fully informed if there are any delays. Please contact our office as soon as possible when you realize you will not be able to keep an appointment. This will enable us to allow someone else to have your appointment. If the doctor requests that you return for a recheck or follow-up, please schedule the appointment before you leave the office. If this is not possible, please call us as soon as you can and we will gladly schedule or re-schedule the appointment for you.

***TELEPHONE CALLS:**

Telephone hours are **9AM to 12PM and 1PM to 4PM**. All patients are encouraged to call with **pressing** questions they have on medical problems. However, it would be unfair to our patients in the office if the doctor is forced to leave the room frequently to answer every telephone call. The office staff will gladly take your messages and the doctor may call you back later. However we are **NOT** encouraging routine questions over the phone. They may be discussed at the time of the office visit. We would like our patients to be aware that we are not doing office visits over the phone and in order to get medical advice you should make an appointment and the doctor will see you.

***HOSPITAL ADMISSIONS:**

Doctor Pop has admissions privileges at Oak Hill Hospital on Cortez Blvd (Rte. 50) which is located about 5 miles from the office. He recently applied for privileges at Brooksville and Spring Hill Regional Hospital.

***MEDICATIONS**

All prescription medications should be brought along at the time of each office visit!!! If another doctor changes your medications please let us know right away!

***PRESCRIPTIONS AND RENEWALS:**

All prescriptions should be requested at the time of the office visit. Changing the medication cannot be done without seeing the patient. Only in special cases the doctor might increase, decrease, discontinue or change the medication without the patient being present in the office. Refills requested over the phone need a 24 hour period to be approved by the doctor and to be called in at the pharmacy of your choice. Prescriptions for controlled substances must be picked up in the office . We can NOT call them over the phone.

***SUPPLEMENTS:**

As a service to our patients, many of the supplements recommended are available for sale in our office. These supplements have been chosen for their quality, effectiveness, and price. All supplements must be paid at the time they are dispensed by check, cash or credit card. Please be advised that the doctor has a financial interest in selling these supplements. However, please be aware our prices are extremely competitive and the quality very good or excellent.

Prescriptions and supplements recommended by the doctor represent his experience of the best available medication for your problem. We suggest you rely on the doctor's knowledge of the effectiveness and safety of the drugs prescribed. The doctor is in no way responsible for results in therapy if you accept a substitution (i.e. generic drugs) or supplements of inferior quality.

***BLOOD WORK AND DIAGNOSTIC TESTING**

At the time of the office visit you will be provided with prescriptions for the tests ordered by Dr. Pop. You are encouraged to go the laboratory or diagnostic facility of your choice, based on your insurance plan or personal preference.

***TEST RESULTS**

If Dr. Pop orders blood work or tests to be done, we will only call you if there is a big problem. Our staff is not allowed to provide test results over the phone. If you call, we may let you know that we have the results back and you need an office visit so the Doctor can review the results and provide you with further medical management. Normal or abnormal, - but not critical results - will be discussed with you at the time of your next office visit. No results will be mailed or faxed at a patient's house or work place. Copies of your tests can be provided after the doctor has discussed the results with you at the time of the office visit. There might be a

charge for such copies.

***COPIES OF MEDICAL RECORDS**

Copies of blood work and diagnostic testing are available to the patients. Please let us know in advance what copies do you need and when you would like to pick them up. We will try to fulfill your request in a timely fashion. A member of our staff will let you know how many pages are to be copied and how much you will have to pay. There is a charge of one dollar per page. Payment in full is expected when you pick up the copies.

***RELEASE OF MEDICAL RECORDS**

Medical records will be released to the facility of your choice as specified in the release of medical records form signed by you .No charge will occur for records sent to other doctor's offices. For release of medical records to attorney's offices and insurance companies there is a charge of one dollar per page. A bill will be submitted over the phone or through the mail to the company requesting your records. Documents will not be forwarded unless payment is received in full.

When requesting release of medical records from another doctor for the benefit of our office we will provide you with our own form. Please make sure you fill in all requested information so we can fax or mail the request promptly. If records are not received in a timely manner we will need to have you contact the facility to expedite the process.

***FINANCIAL POLICY:**

As services are provided to the patients, we expect payment from the patients when services are rendered, unless arrangements have been made in advance. As a courtesy to our patients, we do file claims for the doctor's office visits with insurance companies. Occasionally, insurances will not cover medical services and we try to inform our patients in advance of this possibility. We will not file claims with your insurance companies for intravenous treatments and supplements. We make every effort to keep our prices reasonable and you can help us to accomplish this by paying at the time of each visit. For unusual circumstances, advance arrangements can be made by speaking with the Office Manager. **A more detailed office financial policy is attached to this package.**

***IN CONCLUSION:**

We hope this information has been helpful and has answered the majority of questions you may have had. Please let us know if we can answer any other questions.

Yours' for better health!

Calin V. Pop, M.D. and staff