

JACK M. THOMAS, M.D.

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FINANCIAL POLICY

We are committed to our treatment being successful. We will make every effort to keep your visits to our office as comfortable and pleasant as possible. Please understand that payment of your bill is a necessary part of your service. The following is a statement of our Financial Policy for your review.

All insurance information will be verified prior to the patient's first visit. All patients must complete our Patient Information Forms and read and sign the Acknowledgment of Receipt of our Treatment Policy before seeing Dr. Thomas.

WORKERS COMPENSATION

If you are covered by Worker's Compensation, your injury must be verifiable. We will verify all worker's compensation injuries prior to the patient's first visit. All billing will be sent directly to the insurance company providing coverage through your employer. Any changes of insurance company or coverage must be reported to this office immediately so your care will not be interrupted.

MEDICARE, GROUP/PRIVATE INSURANCE

If you have medical insurance coverage, it will be verified prior to the patient's first visit. We request that you pay any copayments/deductibles at the time of your visit. Your insurance company will be billed directly and you will be billed for any portion that was not paid by the insurance company. Coinsurance will be billed automatically provided we have the insurance information.

HMO AND PPO INSURANCE

If Dr. Thomas does not have an agreement with your HMO/PPO, it will be necessary to verify any out of network benefits prior to your first visit. Payment for treatment will be expected according to out of network coverage. We request that any deductible amount be paid at the time of your visit. If verification cannot be obtained, payment in full will be necessary at the time services are provided.

SELF-PAY

Those who do not have or do not wish to use their insurance coverage will be asked to pay for services at the time they are provided either by cash, check, or credit card. Any subsequent visits will be paid in full at the time services are provided unless other arrangements have been made with the office manager.

MEDICAID

If you are covered by Medicaid, your coverage must be verified prior to seeing Dr. Thomas. We must have a current Medicaid card on file before each visit. All billing will be sent directly to Medicaid. If coverage cannot be verified, we must request that you pay for service at the time it is provided.

MOTOR VEHICLE ACCIDENTS/THIRD PARTY (not employment related)

Though your bill may be the result of an auto accident or an injury caused by someone else, we ask that payment for services be made at the time it is provided. Arrangements with insurance companies should be made for such. We do not accept your automobile insurance coverage.

GROUP/PRIVATE/HMO-PPO

We cannot bill your insurance unless you provide complete and accurate insurance information. **YOUR INSURANCE POLICY IS A CONTRACT BETWEEN YOU, YOUR EMPLOYER AND YOUR INSURANCE COMPANY ONLY.** If your insurance company has not paid your account in full within 120 days from the date of billing, the balance will be automatically billed to you. Please be aware, the services provided may be non-covered services and not considered reasonable and necessary under the Medicare Program and/or other medical insurance, therefore you are obligated to pay for these services.

USUAL AND CUSTOMARY RATES

Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates.

MISSED APPOINTMENTS

It is courteous for you to cancel your appointment as soon as you are aware that you will be unable to attend. No showing for an appointment is considered impolite and will only be tolerated three times. Please help us serve you better by keeping scheduled appointments.