



PAYMENT POLICY

To prevent any misunderstanding about medical insurance, we wish to point out that:

- (1) Payment for all medical services furnished are the responsibility of the patient;
- (2) Deductibles and/or co-payments are due at the time services are rendered;
- (3) Fifty percent (50 %) of the balance for non-covered custom-made devices is due at the time of cast and measure, with the balance due at the time of delivery;
- (4) **AOI** will bill your insurance company as a courtesy to you, however, **AOI** is not responsible for non-payment from the insurance company;
- (5) If, due to unforeseen circumstances, additional procedures and/or treatments are necessary beyond what has been previously approved, patients must make arrangements for payment;
- (6) Patients are expected to keep their accounts current while waiting for their insurance company to remit payment.

Your insurance coverage is a contract between you and your insurance company to help you meet medical expenses. Because benefits can vary greatly, it is not possible for **AOI** to provide services on the basis that your insurance company will pay all charges.

AOI can in no way guarantee coverage. Benefits are determined by your insurance at the time your claim is processed. All benefit calculations are only an estimate, based on information obtained from your insurance company. The actual final Total Patient's Responsibility may be different than what was previously calculated by **AOI**.

Payments may be made by check, money order, Visa or MasterCard. A \$20.00 fee will be assessed for any check returned for any reason.

Should it become necessary that your account be sent to an outside agency for collection purposes, a \$20.00 fee will be assessed.