



To All Patients With Insurance Coverage

PLEASE READ AND SIGN

If you have insurance coverage, it is your responsibility to know the policy and guidelines of that company. What this means is:

- You are responsible to know your deductible.
- You are responsible to know your co-pay.
- You are responsible to understand the type of coverage you have.
- You are responsible to know if you need an authorization to be seen at this office.

If we are your primary care physician, most insurance companies require you to be authorized before seeing any other doctor. This is why it is important that you notify us before doing so.

With so many different insurance policies around, it is virtually impossible for this office to know the details of every insurance policy. We will try and help you as much as possible; however, should your insurance deny your bill, you will be held liable for any charges.

IMPORTANT!

- If you have an HMO, EPO, or Managed Care Plan, you must have an authorization to be seen.
- If we don't have an authorization, you will not be seen by the doctor.

We will be happy to answer any questions you may have or assist you in any way.

Thank you,

P. Dharmaraja, MD

Vivaik Tyagi, MD

Kumaravel S. Perumalsamy, MD and Staff

Patient Signature

Date



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