



## FINANCIAL POLICY

**We are committed to providing you with the best possible care, and at Spectrum we are pleased to discuss our professional fees with you at any time. Your clear understanding of our Financial Policy is important to our professional relationship. Please ask the front desk staff if you have any questions about our fees, financial policy, or your responsibility.**

**Co-payments are due at the time of service. We submit claims to your insurance company as a courtesy. After the insurance company has paid their portion of your claim, should your financial responsibility (including co-insurance and/or deductibles) be unpaid after 90 days, the account will be turned over to a collection agency (unless other financial arrangements have been made). Collection may charge up to 40% of the unpaid bill. Should these additional costs be incurred, you will be responsible for them, any attorney's fees and in addition any unpaid balance.**

**I UNDERSTAND AND AGREE TO COMPLY WITH THE FINANCIAL POLICY EXPLAINED ABOVE**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Witness: \_\_\_\_\_

Date: \_\_\_\_\_