



DM FOOT & ANKLE ASSOCIATES - OFFICE POLICIES

OUR MISSION STATEMENT: To provide comprehensive, quality foot care for the entire family.

LATE POLICY

If you will be more than 5 minutes late to your appointment, please call our office to see if we can keep you on the schedule or if your appointment will need to be rescheduled.

MISSED APPOINTMENT FEE

There is a \$50 fee for all missed appointments unless a 24 hour notice is given by notifying our office. We all occasionally run late or miss an appointment due to a special circumstance. After 3 missed appointments without notice, a \$100 fee will be incurred to make another appointment.

NAIL CLINIC PATIENTS

- We have certified and trained Nail Technicians who perform the majority of routine nail cutting under the supervision of the doctors.
- The Nail Clinic is on its own schedule. The doctor can address any nail or callus issues at this time. All other inquiries, evaluations, x-rays, etc will require a separate appointment on the doctor's regular schedule.
- Billing for such services remains unchanged from previous, as the services rendered remains unchanged.

WHIRLPOOL SOAKS FOR OUR NAIL AND CALLUS PATIENTS

- We offer foot soaks to our nail and callus patients as a free, complimentary service. A one-time liner is used per patient. The soak contains lavender, tea tree oil, and Epsom salts.
- We do ask that you come 15 minutes PRIOR to your scheduled appointment time to receive your whirlpool soak.
- If you do not come 15 minutes PRIOR to your appointment time, you will not receive a whirlpool soak. We appreciate your understanding in our office's efforts in maintaining our daily patient schedule.
- Our trained medical nail technicians will be aiding the physician with nail cutting services rendered during your visit.
- The nail cutting visit is considered a separate appointment from any other foot issues you may be having. If you are having foot pain or other issue that is not an emergency, you will need to make another appointment for a full evaluation.

SEPARATE APPOINTMENTS REQUIRED FOR EACH SERVICE

- We require a separate appointment timeslot for each service being rendered. This helps our doctors and staff to stay on time. This includes laser services, procedures, nail cutting services, EPAT, x-rays, etc.
- You must let the staff know when you make your appointment which services or procedures you are to be scheduled for.

DIABETIC PATIENTS WITH MEDICARE OR MEDICARE REPLACEMENT POLICIES WHO WANT DIABETIC SHOES

- You must schedule your annual Diabetic Foot Evaluation visit, which is a separate visit from other appointments.
- You will receive a referral to a third party who specializes in fitting you for diabetic shoes. We are no longer providing these for those with a Medicare/Medicare Replacement plan.
- The third party will fit and measure you for shoes, as well as complete the process from beginning to end, which includes contacting your diabetes doctor and billing Medicare.

DIABETIC PATIENTS WITH PRIVATE INSURANCE WHO WANT DIABETIC SHOES

- Patients with Private Insurance whose policy offers diabetic shoes may still receive shoes AND inserts here at our office.
- These shoes AND inserts (cannot be separated) will be subject to billing as stated in your insurance's policy



DM FOOT & ANKLE ASSOCIATES - OFFICE POLICIES (CONT.)

OUR MISSION STATEMENT: To provide comprehensive, quality foot care for the entire family.

CELL PHONE POLICY

We ask you to refrain from cell phone use and do not answer phone calls while the staff or doctor is in the room with you.

No recordings of any kind are permitted.

MINORS IN THE OFFICE

Patients ages 17 or younger must be accompanied by their parent or guardian. Patients ages 16 and older can be seen without a parent or guardian with the written consent form filled out by the parent or guardian for special circumstances. Children may accompany you during your office visit. However, children ages 10 and under cannot be left unattended in the waiting room.

OFFICE ETIQUETTE

We strive to treat our patients with kindness and respect, and we ask the same courtesy from our patients in return. Patients who exhibit loud or aggressive behavior, such as yelling or profanity, will not be tolerated and may result in being discharged.

FORMS FEE

There is a \$25 fee to fill out any third party forms. This includes disability paperwork, handicap placards, etc. Forms may take one week for completion.

MESSAGES

Phone messages will be returned in one business day.

Portal messages may take up to three business days to be answered.

RETAIL SALES

All retail goods are final sale only. Shoes/slippers may be exchanged for fit issues only. For a manufacture defect, an exchange of the product will be given within 14 days of purchase.

CUSTOM MEDICAL DEVICES

Any custom made medical device are non-refundable or returnable. These include but are not limited to: orthotics and AFO devices. However, adjustments needed to the devices can be made if necessary. If the allotted grace period has passed, then a fee will be charged for such modifications.

PROPERTY DAMAGE

Should you or a member of your party incur damage onsite or soil clinic property, you will be held responsible for clean-up and/or damages incurred.

HMO REFERRALS

If you have an HMO insurance, it is your responsibility to obtain the referral prior to your scheduled appointment. It is your responsibility to obtain the referral prior to your scheduled appointment or your appointment will be rescheduled.

VIRTUAL SCRIBE / AI SCRIBE

To help with accurate documentation, your provider may use a secure virtual or AI-assisted scribe that listens during the visit and helps create the medical note. Audio is used temporarily and is protected under HIPAA; your provider reviews and is responsible for all medical records and decisions.

DM Foot & Ankle Financial Policies

Your understanding of our financial policies is an essential element of your care and treatment. If you have any questions, please discuss them with our office managers.

FORMS OF PAYMENT

We accept credit cards including Visa, MasterCard, Discover, and American Express. We accept cash, checks, and Care Credit.

COPAYS

All copays are due at time of service.

DEDUCTIBLES

If your health insurance plan has a deductible which has not been met, we may ask for a partial payment for your treatment at the time of service.

COINSURANCE

If your health insurance plan has a co-insurance, you are responsible for all balances due. A co-insurance is a percentage that you must pay for services rendered.

SELF PAY SERVICES

Services that are not billable to your insurance are due at time of service. This includes laser for toenail fungus, retail goods, self-pay patients, Keryflex treatment, and other non-billable services.

ACCOUNT BALANCES

Any balance on your account is due at time of service. If you are unable to pay your balance in full, a credit card can be placed on file and a payment plan can be set up for you.

RETURNED CHECK FEE

There is a service fee of \$35 for all returned checks.

COLLECTIONS

Any balance not paid within 90 days from the date that the balance becomes your responsibility, DM Foot & Ankle Associates will turn your account over to a collection agency and you will be responsible for all collection and legal fees that the practice incurs as a result. DM Foot & Ankle Associates reserves the right to refuse service to any patient that has been placed into collections. If you are having financial difficulty, a payment plan can be set up for you to avoid being sent to collections.

OUTSIDE VENDORS

On occasion, an order will be sent to an outside vendor for lab work or medical supplies. All billing for these services is handled by the outside vendors and all billing questions should be directed towards them. This includes any biopsies or lab work that we send out on your behalf.

TO ALL PATIENTS USING HEALTH INSURANCE

Healthcare and health insurance plans are constantly changing and being updated on a regular basis. It is up to you to know and understand your healthcare benefits.

We offer a courtesy insurance verification for our patients. This information can let us know if there is any co-pay or deductible and gives us a general understanding of your insurance coverage. This information is subject to change.

HMO POLICIES

HMO plans require a referral from your Primary Care Physician (PCP). Additional referrals may be required to perform certain services or receive certain medical products. It is your responsibility to obtain the referral prior to your scheduled appointment or your appointment will be rescheduled.

UNDERSTANDING MEDICARE INSURANCE

Medicare Part B is accepted in this office. Medicare Part B will pay for 80% of the contracted billing charges. The remaining balance of 20% is your responsibility. If you have a secondary insurance, it will be automatically billed after Medicare processes the claim. Each secondary insurance is very different. Some secondary insurances require a co-payment. Others do not cover the 20% remaining balance in full and the balance becomes your responsibility. If you have a replacement plan, coverage differs for each type of plan. We have no control over how your policy determines payment. Patients with Medicare must sign an Advance Beneficiary Notice (ABN) for Durable Medical Equipment and other services rendered.

Did you know that Medicare has a deductible? In 2026, the Medicare Part B deductible is \$283. While some secondary policies will cover a portion of this deductible, many policies hold you responsible for the entire deductible.

PLEASE TAKE NOTE:

DM Foot & Ankle Associates is a **SPECIALIST** office (not a Primary Care Physician office). All visits with the physician are billed with an OFFICE VISIT code, which includes your examination and treatment plan discussion with the doctor.

You will be billed an office visit EACH time you come to the office (except after major surgery), and **your copay will be collected at each visit**. Your copay is for the SPECIALIST, which is usually a higher amount than the PCP copay.

X-rays are considered a separate, billable service code.

Other procedures are also considered separate from the office visit and a separate billing charge. This is including but not limited to: injections, in-office minor surgeries, biopsies, application of casts, arch supports, orthotics, and durable medical equipment such as walker boots, night splints, or ankle braces.

OTHER POLICIES REGARDING YOUR HEALTH INSURANCE

- We have made prior arrangements with certain insurers and other health plans to accept an assignment of benefits. We will bill those plans with which we have an agreement and will only require you to pay the co-pay, co-insurance, and deductible at the time of service.
- All health plans are not the same and do not cover the same services. In the event your health plan determines a service to be “not covered,” or you do not have an authorization, you will be responsible for the complete charge. We will attempt to verify benefits for some specialized services or referrals; however, you remain responsible for charges to any service rendered. Patients are encouraged to contact their plans for clarification of benefits prior to services rendered.
- All visits with the physician or medical assistant will be billed to your insurance.
- As our patient, you are responsible for all referrals needed to seek treatment in this office.
- You must inform the office of all insurance changes and authorization/referral requirements. In the event the office is not informed, you will be responsible for any charges denied.
- Your insurance policy is a contract between you and your insurance company. As a courtesy, we will file your insurance claim for you if you assign the benefits to the doctor. In other words, you agree to have your insurance company pay the doctor directly. If your insurance company does not pay the practice within a reasonable period, we will have to look to you for payment.
- If you have insurance coverage with a plan with which we do not have a prior agreement, we will prepare and send the claim for you on an unassigned basis. This means your insurer will send the payment directly to you. Therefore, all charges for your care and treatment are due at the time of service.
- If you are seen as an inpatient in the hospital, the visits will be billed to your insurance. Any balance due is your responsibility.
- Past due accounts are subject to collection proceedings. All costs incurred including, but not limited to, collection fees, attorney fees and court fees shall be your responsibility in addition to the balance due this office.
- Phone and or email consultations may be billed to your insurance.



Credit/Debit/HSA Card on File Policy

As part of our commitment to providing seamless and efficient care, DM Foot & Ankle Associates requires all patients to keep a valid credit card, debit card, or Health Savings Account (HSA) card on file. This policy helps streamline the billing process and ensures timely resolution of any balances that may remain after your insurance has processed your claims.

HOW IT WORKS:

- 1. Card on File Requirement:**
 - All patients are required to provide a valid credit, debit, or HSA card at the time of their visit or prior to receiving services.
 - Your card information will be securely stored in compliance with PCI (Payment Card Industry) security standards.
- 2. Use of Card on File:**
 - After your insurance company processes your claim, any remaining balance (such as deductibles, co-insurance, or non-covered services) will be charged to the card on file.
 - You will receive a notification of the charge, along with an itemized statement explaining the details.
- 3. Notification of Balances**
 - Patients will be notified of the amount owed before the card is charged.
 - If you have any questions regarding your balance, we encourage you to contact us promptly.
- 4. Declined Payments:**
 - In the event of a declined charge, we will reach out to update the card on file.
 - Balances must be resolved before scheduling future appointments.
- 5. Flexibility and Transparency:**
 - This policy ensures that your care is not disrupted and that your account remains in good standing.
 - You retain the right to dispute any charges if you believe there is an error in billing.

SECURITY AND PRIVACY

- We take your privacy and financial security seriously. Your payment information is securely stored and will only be used for authorized transactions related to your medical care.
- We will not share your financial information with any unauthorized third parties.

By agreeing to this policy, you acknowledge and accept that any outstanding balance not covered by your insurance will be charged to the card on file.

Thank you for your understanding and cooperation as we continue to enhance our services for your convenience



LIST OF ON-SITE PATIENT SERVICES

THE FOLLOWING MAY BE BILLABLE TO YOUR INSURANCE PLAN:

- Office visits - evaluation of your condition and treatment discussions
- On-site Imaging and Testing
 - X-rays
 - Ultrasound
 - ABI (baseline circulation test)
- Foot and ankle surgeries – both doctors are double Board Certified in Surgery and Medicine
 - Bunions, hammer toes, growths, foot fractures, spur removal
 - Minimally invasive spur removal and flat foot correction
- Foot and ankle pain treatments
 - Ankle brace, walker boots, night splints
 - Casting
 - Custom AFO devices
 - Custom orthotics
 - EPAT shock wave treatments
 - Injections
- Fractures, sprain, or other foot and ankle injuries
 - Splinting, casting, or surgery
- Dermatologic care
 - Fungal nail care
 - Ingrown nail procedures – permanent or temporary removals, or removal of infected ingrowns
 - Nail & callus cutting services with foot soak
 - Skin biopsies, nail biopsies
 - Wart care, wart surgery, laser for warts
 - Wound care of sores, cuts, or skin injuries in the foot or leg
- Diabetic Foot Care
 - Diabetic shoes and inserts (insurance dependent)
 - Neuropathy treatment
 - Wound care

SELF PAY SERVICES – NOT BILLABLE TO YOUR HEALTH INSURANCE

- Laser treatment for toenails
- Keryflex treatment for toenails
- Stem cell injections
- Retail goods (shoes, slippers, skin and nail products, wound care products)
- Services not covered by your health insurance (each insurance policy has different coverage plans)