

TRACE W. CURRY, MD  
CENTER FOR METABOLIC AND BARIATRIC SURGERY  
**Financial Policy – READ THIS IT’S IMPORTANT!!**

**Thank you for choosing Dr. Trace Curry as your healthcare provider. We are committed to providing the best medical care possible. Please understand that payment of your bill is considered a part of your treatment. The following statement explains our Financial Policy, which we ask you to read, sign and return to us prior to your treatment.**

- All patients should provide accurate and complete personal information prior to being seen by the doctor.
- All applicable co-pays, personal balances, both current and prior, are due at the time of service.
- We accept cash, check, credit cards, money orders or cashier checks.
  - \*\* Personal checks are not accepted at time of surgery.

***Regarding Insurance***

Initials:

In all cases, we require that the guarantor, the person who is financially responsible, is *personally* liable for all balance not covered by insurance. It is *your* responsibility to understand and comply with any predetermination of benefits or referral requirements. Please be aware that some, perhaps even all, of the services provided may be non-covered services or may not be considered medically necessary by some insurance companies. *This does **not** mean you do not have to pay for the service. All charges must be paid in full prior to surgery. Band adjustments are considered elective procedures. If your account is past due we do not have to provide continued band adjustments.*

***Usual and Customary Rates***

We are committed to providing the best treatment for our patients and we charge what we believe to be reasonable and customary fees for our region and specialty. If your insurance company uses a different fee schedule, you will be responsible for any balance remaining.

***Missed Appointments***

Unless canceled at least 24 hours in advance, our policy is to charge for the missed appointment. Please help us to serve you better by keeping scheduled appointments. *This fee is not covered by insurance, so it will be your personal responsibility.*

***Past Due Accounts***

Overdue accounts will be referred to a collection agency. Legal fees that we pay to secure past due accounts will be added to your account.

***Returned Checks***

For checks returned to us unpaid by your bank, we will charge a \$25.00 fee.

***Payments***

Initials:

Payment is expected at time of service.  
Surgery payment is due before surgery can be scheduled.

