

# Financial Policy

Please read and sign. A copy is kept in your chart; you may request a copy for your records.

---

## Insurance

We participate with most major insurance plans and will file claims on your behalf when we are in-network. You are responsible for confirming that Qualls Harbin Family Medicine is in-network with your specific plan before your visit — call the practice at (731) 438-3765 to check.

## Copays & Deductibles

Copays, coinsurance, and any unmet deductible are due at the time of service. We accept cash, checks, and major cards, including contactless / NFC payment.

## Self-Pay Patients

Patients without insurance, or who choose not to bill insurance, are welcome. Ask the front desk for current self-pay rates before your visit; payment is due at the time of service.

## Membership Program

Membership fees are a separate, non-insurance arrangement for direct access and scheduling benefits, described on our Membership page. Membership does not replace insurance and does not cover copays, deductibles, or coinsurance for covered services.

## Missed Appointments

We ask for at least 24 hours' notice to cancel or reschedule. Repeated missed appointments without notice may result in a fee or a request to reschedule outside of same-day slots.

## Outstanding Balances

Statements are sent for any balance after insurance has processed a claim. Balances are due within 30 days of the statement date unless a payment arrangement has been agreed with the front office.

## Minors

A parent or legal guardian is financially responsible for a minor patient's account and must accompany the minor to the first visit unless other arrangements have been made in advance.

I have read and understand this financial policy and agree to be bound by its terms as a condition of receiving care at Qualls Harbin Family Medicine.

Patient / Guardian signature

Date