

**J. MICHAEL PUTMAN, M.D. & ASSOCIATES**  
**ADVANCED GYNECOLOGIC ENDOSCOPY**

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**INSURANCE POLICY**

Our practice accepts insurance from most major insurance carriers. As a courtesy, our practice will review your insurance coverage, verify coverage and obtain an authorization for treatment, if necessary, and file your claim with your insurance carrier. **If a referral from your primary care physician is required, it is your responsibility to provide the referral prior to treatment. (Please check your insurance card for the name of your PCP. While your OB/GYN might have recommended Dr. Putman, the physician designated on your card is the one who must send a written referral.)**

Our practice will require you to assign all insurance company payments directly to our office to avoid any misunderstanding regarding payment for professional services. If you request your insurance company to pay you directly, we will require full payment when services are rendered. You will be responsible for any portion of your bill, which is denied or not paid by your insurance carrier. Your insurance coverage is a contract between you and your insurance carrier; however, we will make every effort to maximize your insurance benefits.

If an insurance problem occurs, please assist us in contacting your insurance carrier. We ask that you read and sign the Authorization for Claim Review, so that we may have it on file, should it become necessary to ask for a review of claims submitted on your behalf. We feel it is necessary to work together to resolve any insurance problem.

All patients will be required to establish a written financial arrangement for payment when services are rendered. All patients will be notified of any balance remaining after insurance payment has been received by our practice. Our staff will apply this payment to your account or refund any credit balance.

We firmly believe open communication is the basis for a good doctor/patient relationship. The business staff is committed to assisting you in any way possible to clarify any misunderstanding you have concerning your balance. If you have any questions concerning your insurance policy or need assistance, please contact our practice immediately.