



**ISSAM A. HALABY, MD**  
GENERAL & VASCULAR SURGERY

436 Nokomis Avenue South · Venice, FL 34285 · Office 941-445-5054 · Fax 941-303-6796

## **Payment Information**

### **Traditional Medicare Only or with a secondary policy:**

Patients with *traditional Medicare* only will be asked to pay that amount (20%) at the time of service. We will be pleased to bill any secondary policies that we are contracted with as providers. *Medicare replacement plans* have multiple plans that require co-pays and/or co-insurance amounts. All patients with traditional *Medicare*, or *Medicare replacement plans*, may be asked to pay an additional payment amount if their annual deductible has not been met or they have a co-pay and/or a co-insurance clause.

### **Managed Care Insurance:**

Managed Care insurances (including Medical Replacement Plans) rarely do not have a requirement for a co-pay of co-insurance amount to be paid. We ask that you pay these amounts at the time of service. Authorization or referrals are usually required to see a specialist – especially if it is an HMO plan. Our staff will know in advance if either of these are required and will help secure them.

### **Commercial Insurances:**

Our practice will file a claim for your services, as a courtesy, with any commercial insurance plan. If we are contracted to provide services for your plan, we will only ask for payment of co-pays or co-insurance amounts. If we are not contracted with your plan, we will ask you for payment in full at the time of service.

### **No Insurance Coverage:**

Patients will be expected to pay in full at the time of service. Please ask about our “Prompt Payment Discount” when your services are paid in full, at the time of service and we are not required to file a claim to any plan. We also offer “Payment Plans” when there is a balance of over \$500.00.

### **Non U.S. Residents:**

Our practice will be unable to file your claim to any foreign insurance plan that has an address outside the United States. You will be asked to pay in full (in U.S. funds) at the time of service.

### **Forms of Payment Accepted:**

We accept cash, check, Visa, MasterCard, Discover and American Express.