

Financial Policy & Patient Agreement

Clinic Name: TeleSleep Clinic (DBA of SSS PLLC)

Website: telesleepclinic.com

Thank you for choosing TeleSleep Clinic. To ensure a transparent relationship and the continued delivery of high-quality care, please review our financial policy regarding insurance billing, self-pay options, and payment responsibilities.

1. Payment Options: Insurance vs. Self-Pay

We provide patients with two options for settling their accounts:

- **Insurance Billing:** We will submit claims to your insurance provider on your behalf. You are responsible for providing accurate and current insurance information.
- **Self-Pay (Cash Only):** If you are uninsured, or if you prefer not to utilize your insurance benefits, you may choose our "Cash Only" self-pay pathway. These fees are set at a flat rate and must be paid in full prior to the consultation.

2. Upfront Payment Requirements

To finalize your appointment check-in, the following payments are required **prior to your visit**:

- **Co-payments:** All applicable co-payments required by your insurance plan.
- **Deductibles:** Any estimated portions of your remaining annual deductible.
- **Self-Pay Fees:** The full flat-rate fee if you have opted for the Cash Only pathway.

3. Credit Card on File (CCOF) Policy

TeleSleep Clinic requires a valid credit card to be kept on file for all patients. Your card information is stored securely via an encrypted, HIPAA-compliant payment processor.

By signing this agreement, you authorize TeleSleep Clinic to charge the card on file for:

- Outstanding balances after your insurance provider has processed your claim.
- Services deemed "non-covered" or denied by your insurance carrier.

4. Insurance Denials and Patient Responsibility

Insurance coverage is a contract between you and your provider. While we assist with billing, a quote of benefits is not a guarantee of payment.

- If your insurance provider denies a claim or determines a service is "not covered," the balance becomes the patient's responsibility.
- Any balance remaining after insurance adjudication will be automatically charged to your credit card on file.