

## Understanding Your Insurance Benefit For Physicals

We are no longer collecting co-payments at the time of service for physical examinations. Should your insurance company determine that you have some financial responsibility for this service, we will send you a statement. Coverage for these exams varies by insurance and may not be covered in full.

Please be assured that Westford Internal Medicine follows national standards established for medical billing. When a patient has a physical examination and also has an acute or chronic issue that is discussed and treated, it is appropriate to bill for both services. Every visit may necessitate multiple services, such as diagnostic procedures, medication management, surgical procedures, etc. Services that are not considered part of your physical examination will be billed to your insurance carrier along with the charge for the physical examination.

Your insurance company will then determine what services are covered under your policy and will notify us what they have deemed to be your financial responsibility. If you have a balance due after this determination by your insurance company, we will send you a detailed statement showing your balance.

Should you have any questions regarding your statement, please call our billing specialist at (987) 577-1914.