

INSURANCE CLAIMS

Thank you for choosing our practice for your pet's healthcare needs. We understand that pet insurance is an important way to manage veterinary costs. This document outlines our policy regarding insurance claims.

Payment Policy

- **Payment at Time of Service:** Full payment is required at the time services are rendered.
- **Insurance Reimbursement:** We will submit claims to your insurance provider on your behalf after payment has been received.
- **Direct Claims:** If you are unable to pay the full amount upfront, we may be able to arrange a direct claim with your insurer, but this requires pre-approval.

Direct Claims Process

If you cannot pay the full amount upfront and wish to request a direct claim:

1. You must notify us **before** your appointment
2. We will need to verify your policy details with your insurance company
3. We must receive confirmation of coverage before treatment can proceed
4. This process may delay treatment if verification cannot be obtained quickly

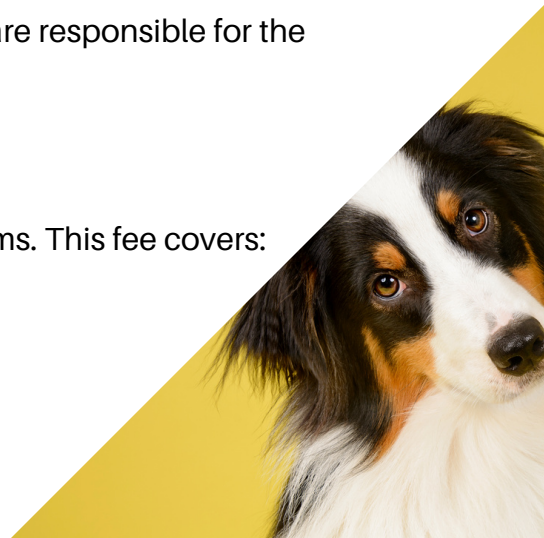
Owner Responsibilities

- **Excess Payments:** Any policy excess amounts are your responsibility and must be paid at the time of treatment
- **Non-covered Items:** Any treatments, medications, or services not covered by your insurance will remain your responsibility
- **Policy Limits:** If your claim exceeds your policy limit, you are responsible for the difference

Insurance Claim Administration Fee

We charge a fee for processing and submitting insurance claims. This fee covers:

- Administrative time to complete detailed claim forms
- Follow-up communication with insurance companies



- Provision of additional medical records and documentation when requested
- Claim tracking and resolution of payment issues

This fee helps us maintain efficient service while keeping our treatment costs competitive.

Your Responsibilities

- Provide accurate and complete insurance information
- Understand your own policy coverage, limitations, and exclusions
- Promptly pay any amounts not covered by insurance
- Notify us of any changes to your insurance coverage

Questions?

If you have any questions about our insurance policy or need assistance with a claim, please speak with our reception team.

Thank you for your understanding and cooperation.