

# PATIENT REGISTRATION FORM

Patient Name:	Date of Birth:	Social Security No.:	
Street Address:	City:	State: Zip:	
Primary Phone Number:	Secondary	Phone Number:	
Marital Status: Single M	arried Divorced V	vidowed	
Employment Status: Full time	Part time Retired	UnemployedStudent	
Employer/School:		Phone:	
Emergency Contact/Release Medical Info	mation:	Relationship:	
Phone:	_		
_ I authorize SC Pain & Spine Speci	alists to leave messages including H	ersonal Health Information on my vo	oicemail.
_ I authorize SC Pain & Spine Spe	cialists to contact me via email an	d text message with appointment re	minders,
vendors that perform services on	our behalf. Messages sent to you v	e messages from us, our affiliates, & a email & text are not confidential me n of services. Message & Data rates m	ethods of
Email address:	Cell num	ber for text message:	
INSURANCE INFORMATION			
Primary Insurance:		Effective Date:	
Address:		Phone:	
Guarantor:		Relationship:	
Group No.:	ID No.:	Subscriber Date of Birth:	
Secondary Insurance:		Effective Date:	
Address:		Phone:	
Guarantor:		Relationship:	
Group No.:	ID No.:	Subscriber Date of Birth:	

*Authorization for release of information and to pay insurance benefits*: SC Pain & Spine Specialists, LLC is hereby authorized to release information to healthcare providers that have referred me to this physician or who may benefit from this information as they care for me in the future. I authorize release of medical information to my insurance carrier, their utilization management agency, my employer, or any other agency that may be assisting in payment for my care. In the event of hospitalization, I hereby assign payment to SC Pain & Spine Specialists, LLC for surgical and/or medical benefits otherwise payable to me.



### NEW PATIENT PAIN EVALUATION FORM

Name:					_ Dat	e of Birth:	Age:
Place of Birth	n: City		State		Country	Height:	Weight:
Sex:	Male	Female	Dext	terity:	R-Handed	L-Handed	
Who referred	l you to our	office?			Who is y	our Primary Care Prov	rider?
Practice:				Practice	Address:		
Phone No.: _			Fax No.:			(*) (*)	$\bigcap$
Where is you	r pain?					- (	$\left( \right)$
When did yo	ur pain starl	?				-1.1	
Please indi	cate your a	rea of pain on tl	ne body diagra	am to the r	ight. $\rightarrow \rightarrow \rightarrow$		
Please rate y	our pain lev	el below using this	scale:				
No Pain <u>O</u>	1 2	3 4 5	6 7	89	<u>10</u> Worst	Pain T	)-1-(
Pain at its	worst:		_ Pair	ı at its besi	t:		
Current pa	in level:		Was	there an injı	ıry or precipita	ating event? Yes	No
If yes, please	indicate <b>da</b>	<b>te of injury</b> and d	escribe what ha	ppened:			
Describe the	type of pain	you have <b>all of th</b>	e time:				
aching	burnin	gshooting	sharp	_stabbing	dull	crampingth	robbinggnawing
sickening	fearfu	l tearing	tender	other:			
Describe the	type of pain	that comes and g	goes:				
aching	burnin	gshooting	sharp	_stabbing	dull	crampingth	robbinggnawing
sickening	fearfu	l tearing	tender	other:			
Where is the	pain most p	resent?					
Does the pair	n radiate fro	m the main area of	pain? Yes	No I	f yes, where? _		
Do you have	any areas of	numbness? Y	es No If	yes, where? _		When di	d it begin?
Do you have	any areas of	weakness? Ye	s No If y	es, where? _		When did	l it begin?
Do you have	any difficult	y with bladder con	trol? Yes	No	Bowel Co	ntrol? Yes	No
What makes	your pain w	orse (activities or p	ositions)?				
What makes	your pain b	etter?					
What are you	ı currently t	aking for pain cont	rol?			Dosage/Frequ	iency:

Patient Name: Date of Birth:						
Please list any other doctors you have seen for this	problem:					
Have you had any of the following studies? M	RI CT scan	X-ray	Myelogram	Date Performed	:	
Type of Exam (lumbar, cervical, brain, etc):			Facility:			
Please check any therapies you have tried an	nd indicate if the	ey helped or	not:			
Ye	s No			Yes	No	
Nonsteroidal/anti-inflammatories (NSAID)		Brace/C	Collar			
Physical Therapy		Epidura	al steroid injecti	ons		
Oral steroids		Chirop	ractic therapy/C	OMT		
Pain medication		Tens U	nit			
Muscle relaxants		Surgery	7			
Other:						
Family Past Medical History:						
Mother:		_Living?	Yes No C	Current age or age a	t death:	
Father:		Living?	Yes No C	urrent age or age a	t death:	
Social History: Single Married Divorced	Widowed	Children	n: Yes	No If yes, how	many?	
Occupation:	Are you cu	rrently workir	ng? Yes 1	No Full-time	Part-time	
Do you <i>currently</i> smoke? Yes No	If yes,	pack(s) per	r day x	years		
If no, did you <b>previously</b> smoke? Yes	No If yes,	_ pack(s) per	day x	years Quit date	2:	
	drinks per					
Do you <i>currently</i> use illicit drugs? Yes If yes, Name of drug(s):	-	-	<b>ly</b> use illicit dru	1gs? Yes	No	
Military service? Yes No If yes, which b				Current	Prior	
Highest Level of Education : Grammar Scho	ool High So	chool	College Deg	gree:		
For clinical staff only:						
BP P	R	0	92 Sat	T		
CLINICAL SUMMARY:						
	Inta	ke Clinician S	Signature:			



### **REVIEW OF SYSTEMS**

Today's Date: Date of Birth: Patient Name: Are you currently experiencing any of the following symptoms? Please check all that apply: **CONSTITUTIONAL** Fever Weight Loss Fatigue **Difficulty Sleeping** Night Sweats **Blurry Vision Double Vision** Eye Dryness EYES Eve Pain Wears Glasses / Contacts Eye Redness Vertigo (Spinning) EAR, NOSE, THROAT **Trouble Hearing** Ringing in the Ear Hoarse Voice Slurred Speech Ear Pain **Trouble Swallowing Chest Pain Irregular Heart Beat** Fast Heart Beat CARDIOVASCULAR Limb Swelling Leg Pain with Walking Fainting **Trouble Breathing** Chronic Cough Coughing up Blood RESPIRATORY Indigestion/Reflux Heartburn Abdominal Pain GASTROINTESTINAL Nausea Bloody Stool Vomiting Excessive Thirst Diarrhea Constipation **GENITOURINARY** Incontinence **Painful Urination** Blood in Urine Have to Rush to Restroom Loss of Libido **Erectile Dysfunction Excessive Urination Muscle Pain** Muscle Cramps Muscle Twitching **MUSCULOSKELETAL** Loss of Muscle Bulk Neck Pain **Back Pain** Joint Stiffness Joint Pain Joint Swelling SKIN/INTEGUMENTARY Skin Rash Skin Discoloration Change in Sweating Hair Loss Nail Changes Headaches Tingling Numbness NEUROLOGICAL Clumsiness Weakness Tremors Trouble with Memory Blackouts **Trouble Concentrating PSYCHIATRIC** Feeling Depressed **Feeling Anxious** Hallucinations **Inappropriate Crying Inappropriate Laughing** Loss of Enjoyment Feeling Guilty/Worthless Suicidal Thoughts Nose Bleeds HEME/LYMPHATIC Abnormal Bleeding Abnormal Bruising Lumps or "Swollen Glands" Heat Intolerance Cold Intolerance **ENDOCRINE** 



# PAST MEDICAL/SURGICAL HISTORY

						Тос	lay's Date:		
Patient N	ame:					Dat	e of Birth:		
Have you	ever had or be	een diagnose	d with any of t	he following? Pl	ease check all t	hat apply	:		
NEUROL	OGICAL (BRA	AIN & SPINE	)						
	Stroke (CVA)	ches / Migraines							
	Seizures		Fainting	g		Parkin	son's Disease		
	Tumor		Paralys	is		Restle	ss Leg Syndrome (RLS)		
	Family history	of neurologic	al disease						
CARDIO	VASCULAR								
	Chest Pain			High Blood Pres	sure		Congestive Heart Failure (CHF)		
	Heart Murmu	r		High Cholestero	l (Hyperlipidem	ia)	Atrial Fibrillation		
	Heart Attack /	Myocardial II	nfarction	Mitral Valve Pro	lapse		DVT - Blood clot in leg		
	Varicose Veins	5		Pacemaker / De	fibrillator		EKG - Date:		
	Cardiac Stents	- Date:		Open Heart Surg	gery - Date:				
	Peripheral Vas	scular Disease,	Poor circulatio	n					
RESPIRA	TORY (LUNG	S)							
	Asthma			Bronchitis			Pulmonary Embolism (PE)		
	COPD			Emphysema		Sleep Apnea			
	Pneumonia			Shortness of Bre	ath		Tuberculosis		
	Chronic Cough	ı		Use Oxygen			Use a CPAP		
ENDOCR	INE								
	Thyroid			Diabetes					
GASTRO	INTESTINAL								
	Acid Reflux (G	ERD)		Peptic (Stomach	) Ulcers		Diverticulosis		
	Hemorrhoids			Ulcerative Colitis			Irritable Bowel Syndrome		
GENITOU	URINARY	•					W have Olympic		
Bladder Infections			Enlarged Prostate (BPH) Kidney Dysfunction / Insufficiency			Kidney Stones			
	Kidney Infecti	ons		Kidney Dysfunct	tion / Insufficien	icy	Kidney Failure / Dialysis		
DERMAT	OLOGY								
	Fungal Infection	ons	Psorias	is	Skin Cancer		Delayed healing of wounds		
υΓΠΙΗΑ	<b>LMOLOGY (E</b> Wear Glasses of	-	Glaucor	na	Macular Dege	neration			
				m	-				
	Cataract:	RIGHT	LEFT		Blindness:	RIGHT	LEFT		

Patient Nar	ne:	Date of Birth:			Date:	
OTOLARYN	NGOLOGY (EAR/NOSE	/THROAT)				
E	Car infections	Sinus Problems	Ver	tigo		Hearing Loss
MUSCULOS	SKELETAL					
А	arthritis (Osteoarthritis)		Rheumatoid Arthritis			Fibromyalgia
G	Gout		Connective Tissue Dis	ease		Lupus
K	Knee Replacement - RIGH	IT Date:		LEFT	Date:	
H	Iip Replacement - RIGH	IT Date:		LEFT	Date:	
HEMATOL	OGIC/IMMUNE SYSTI	71/1				
	memia	2171	Low Platelet Count			Bleeding Disorder
	Bleed or Bruise Easily		Leukemia			Lymphoma
	Iepatitis B		Hepatitis			HIV/AIDS
1.	repartis D		Tiepatitis			III V/MD5
PSYCHIATI	RIC					
В	Bipolar		Schizophrenia			Anxiety
D	Depression		Suicidal Thoughts			
GYNECOLO	DGICAL					
	regnant		Previous Pregnancies:			Previous Deliveries:
Ν	Ienopause		Hysterectomy			
CANCER						
CANCER						
Туре	e:			Chemot	therapy	Radiation

Please list any prior surgeries, implants, or hospitalizations not indicated above (include dates):



### **UNIVERSAL MEDICATION FORM**

Patient Name / DOB: \_\_\_\_\_

Today's Date: \_\_\_\_\_

PHARMACY NAME	PHONE NUMBER	LOCATION
ALLERGIES / Describe Reaction:		

\*I grant permission for SC Pain & Spine Specialists, LLC to review my pharmacy record online: **YES / NO** \_\_\_\_\_(initial)

**Please list all current medications:** Include **prescription** and over-the-counter medications such as **aspirin**, antiinflammatories or antacids, as well as herbal supplements and vitamins, ginseng, garlic, fish oil, etc. Also include medications taken **as needed** like nitroglycerin.

PATIENT TO COMPLETE				SI	<b>FAFF</b>	to co	omple	ete at	each	Date	e of S	ervic	e	
Current Medications	Dose	How often do you take the medication?												

Please list the provider that prescribes any anticoagulant, antiplatelet, or "blood thinner" medication(s) for this patient:

Staff Initials Staff Signature

Staff Initials Sta

Staff Signature

### NOTICE OF PRIVACY PRACTICES

This notice describes how health information about you may be used or disclosed. It also explains how you may get access to this information. Please review this notice carefully. The privacy of your health information is very important to us.

#### **USE AND DISCLOSURE OF HEALTH INFORMATION**

We use and disclose health information about you for treatment, payment, and healthcare operations. For example:

**Treatment:** We may use or disclose your health information to another physician or healthcare provider that may be treating you, or to any family member or friend that you may have designated.

**Payment:** We may use and disclose your health information to obtain payment for services we provide to you.

**Healthcare Operations:** We may use and disclose your health information in connection with our healthcare operations. Healthcare operations include quality assessment and improvement activities, reviewing the competency or qualifications of healthcare professionals, evaluating practitioner and provider performance, conducting training programs, accreditation, certification, licensing or credentialing activities.

**Your Authorization:** In addition to our use of your health information for treatment, payment or healthcare operations, you may give us written authorization to use your health information or to disclose it to anyone for any purpose. You also have the right to request restrictions on disclosure of your PHI (Personal Health Information), or to request alternative means of communication to ensure privacy, such as only using home phone number or not contacting you at work.

**Marketing Services:** We will not use your health information for marketing communications without your written authorization.

**Required by Law:** We may disclose your health information when we are required to do so by law or national security activities.

**Abuse or Neglect:** We may disclose your health information to appropriate authorities when we suspect abuse or neglect.

**Appointment Reminders:** We may use or disclose your health information to provide you with appointment reminders (such as voicemail messages or letters).

#### PATIENT RIGHTS

**Access:** You have the right to obtain copies of your health information with limited exceptions. If you request copies, we will charge you a reasonable fee to locate and copy your information as well as postage if you want the copies mailed to you. We will provide the information within 30-days of your written request.

**Amendment:** You have the right to request, in writing, that we amend your health information if you believe it is incorrect.

#### **QUESTIONS AND COMPLAINTS**

If you want more information about our privacy practices or have questions or concerns, please contact us.

If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made

about access to your health information or in response to a request you made to amend or restrict the use or disclosure of your health information or to have us communicate with you by alternative means or at an

alternative location, you may submit a written complaint to us. You may also submit a written complaint to the U.S. Department of Health and Human Services. We will provide you with the address to file your complaint with the U.S. Department of Health and Human Services upon request.

We support your right to the privacy of your health information. We will not retaliate in any way if you choose to file a complaint with us with the U.S. Department of Health and Human Services. A Privacy/Contact Officer has been designated for this office. The Privacy Officer can be contacted by simply contacting the office and asking to speak to the Practice Administrator who serves as the Privacy Office.

Please read and acknowledge below with your signature:

I acknowledge that I have received an electronic copy of the NOTICE OF PRIVACY PRACTICES from SC Pain & Spine Specialists, LLC and I consent to the uses described within it.

Signature of Patient or Legal Guardian

Date



### PATIENT RIGHTS & RESPONSIBILITIES

**<u>PURPOSE</u>**: To establish a list of patient rights and responsibilities.

The patient has the **<u>right</u>** to:

- 1. Become informed of his/her rights as a patient in advance of, or when discontinuing, the provision of care. Patient may use appointed representative.
- 2. Exercise these rights without regard to race, sex, cultural, educational, or religious background, and regardless of the source of payment for care.
- 3. To have considerate and respectful care, provided in a safe environment.
- 4. Remain free from seclusion or restraints of any form.
- 5. Coordinate his/her care with physicians and healthcare providers they will see.
- 6. Receive information from the physician about diagnosis, course of treatment, and the prospects for recovery in terms that he/she can understand.
- 7. Receive sufficient information about any proposed treatment or procedure in order to give informed consent or to refuse treatment. Except in emergencies, this information shall include a description of the procedure or treatment, the medically significant risks involved in the treatment, the alternate course of treatment of non-treatment and the risks involved.
- 8. Have a family member or representative of his/her choice be involved in his/her care.
- 9. Full consideration of patient privacy concerning consultation, examination, treatment, and surgery.
- 10. Confidential treatment of all communications and records pertaining to patient care. Written permission will be obtained before medical records can be released to anyone not directly concerned with patient care.
- 11. Access information to his/her medical record.
- 12. Leave the facility, even against medical advice.
- 13. Have access to a facility grievance process.
- 14. Be informed by the physician or designee of the continuing healthcare requirements after discharge.
- 15. Examine and receive an explanation of the bill, regardless of the source of payment. Be able to know the fee for services that are to be provided prior to procedure.
- 16. Have all patient's rights apply to the person who has legal responsibility to make decisions regarding medical care on behalf of the patient.
- 17. Have the right to refuse to participate in medical research.
- 18. Have the right to request if their physician is credentialed.
- 19. Have the right to know who has current ownership of SC Pain & Spine Specialists, LLC.
- **20**. Advanced directives are honored prior to the onset of anesthesia. However, once anesthesia is administered, the patient will be fully resuscitated, unless prior arrangements have been made with the healthcare provider. The patient's advanced directives are reinstated after the patient is discharged from this facility.
- 21. All facility personnel performing patient care activities shall observe the above-listed patient rights.



### PATIENT RIGHTS & RESPONSIBILITIES

The patient has the **<u>responsibility</u>** to:

- 1. Provide accurate and complete information concerning present complaints, past illnesses, hospitalizations, or any other health-related issues.
- 2. Follow the treatment plan established by the physician, including instructions by other providers or clinical staff of the Practice.
- 3. Express whether the risks, benefits, and/or alternative treatments related to the planned surgical procedure/treatment have been explained and understood.
- 4. Keep appointments or notify the facility/physician in advance if unable to do so.
- 5. Accept full responsibility for refusal of treatment and/or not following instructions.
- 6. Ensure that the financial obligations of his/her care are fulfilled as promptly as possible. The patient is responsible for all deductible and co-pay charges upon arrival at the facility.
- 7. Be respectful of the rights of others in the facility.
- 8. Always follow facility policies and procedures.
- 9. Obtain a ride to and from the facility when sedation is involved. There must be a responsible person to assume responsibility for the patient upon discharge.

Thank you for choosing SC Pain & Spine Specialists, LLC for your healthcare needs. This physician practice is owned and operated by Jason C. Rosenberg, MD.

Please read and acknowledge below with your signature:

I acknowledge that I have received an electronic copy of the Patient Bill of Rights from SC Pain & Spine Specialists, LLC and I consent to the uses described within it.

Signature of Patient or Legal Guardian

Date



### FINANCIAL POLICY

Our goal is to provide and maintain a good physician-patient relationship. Letting you know in advance about our office policies and what to expect at your visit allows for a good flow of communication and enables us to achieve this goal. Please read this carefully and do not hesitate to contact a member of our staff with any questions.

- 1. On arrival, please sign in at the front desk and present your current identification and insurance card(s) at every visit. We will check these against our current records for accuracy and update as needed to ensure that all claims are filed on your behalf with the most current information you have provided us. IF THE INSURANCE COMPANY THAT YOU DESIGNATE IS INCORRECT, YOU WILL RECEIVE AN INVOICE AND WILL BE RESPONSIBLE FOR PAYMENT OF SERVICES RENDERED. YOU WILL HAVE 30 DAYS FROM THE DATE OF SERVICE TO SUBMIT CORRECT INSURANCE INFORMATION FOR US TO REBILL ON YOUR BEHALF.
- 2. According to your insurance plan, you are responsible for any and all deductibles, copays, and coinsurance. SC Pain & Spine Specialists will initiate prior authorizations for all procedures ordered.

#### I UNDERSTAND THAT I WILL BE RESPONSIBLE FOR THE COST OF THE PROCEDURE IF THE PROCEDURE IS CONSIDERED EXPERIMENTAL OR INVESTIGATIONAL BY MY INSURANCE CARRIER, AND/OR IS NOT COVERED UNDER MY MEDICAL POLICY FOR ANY OTHER REASON.

Initial:

- 3. It is your responsibility to understand your benefit plan and to know if a written referral or authorization is required to see a specialist, if preauthorization is required prior to a procedure, and what services are covered.
- 4. If our Providers do not participate in your insurance plan, payment in full will be required when service is rendered. Prior balances must be paid before your visit or procedure or we reserve the right to reschedule you until such time you can pay the balance due.
- 5. If you have no insurance, we require full payment in advance of our New Patient fee, and fees for all subsequent visits will be required to be paid upon check-in. If you are unable to pay in full at the time of your visit, we reserve the right to reschedule you until such time as you can pay the balance due.
- 6. All copayments are due at time of service. No exceptions will be considered as this is a Provider contractual obligation with insurance company, and we are bound to insurance contractual obligations.
- 7. Patient balances are billed immediately on receipt of your insurance plan's Explanation of Benefits (EOB) and are due within 10 days of receipt of your bill.
- 8. If previous arrangements have not been made with our office, any account balance outstanding for greater than 30 days will be considered past due and will be subject to collection activity. Any outstanding balance that is greater than 90 days will be forwarded to collection agency for further collection activity. **IF YOUR ACCOUNT IS SENT TO THE COLLECTION AGENCY, YOU**

# WILL BE RESPONSIBLE FOR THE BALANCE FOR SERVICES RENDERED AND THE COLLECTION AGENCY FEES.

9. **CANCELLATION POLICY:** We require a 24-hour notice to cancel appointments. A fee will be imposed if you do not notify the Practice twenty-four hours prior to your appointment and/or if we receive no notice to cancel or reschedule your appointment. Our fees are as follows:

Established Patient No-Show Fee	\$50.00
New Patient No-Show Fee	\$100.00
Procedure No-Show Fee	\$250.00

- 10. A \$30.00 fee will be charged for any checks returned for insufficient funds. A credit card or cash will be required for any and all future payments. <u>Checks will no longer be accepted under any circumstance</u>.
- 11. There will be a minimum \$25.00 administrative fee for any Medical Record or Patient Form requests. Pre-payment is required before any forms will be completed. Completed forms and records requests will be available for pickup within 7 to 10 days of fee paid.
- 12. Not all services provided by our office are covered by every plan. Any service determined to not be covered by your plan will be your responsibility.

I have read and understand this office financial policy and agree to comply and accept the responsibility for any payment that becomes due as outlined previously.

Signature of Patient or Responsible Party

Relationship

Date



### AUTHORIZATION FOR RELEASE OF MEDICAL INFORMATION

I hereby authorize the health records of:		to release the	following information from
Patient Name:		Date of Birth:	
Covering the period of treatmen	t from	to	
Information to be Release	d:		
History & Physical	Discharge Summary	<b>Emergency Room</b>	Progress Notes
<b>Consultation Reports</b>	Cardiac Studies	Imaging Reports	Laboratory Reports
Other (please specify):			
		may include references to trea , or test results for HIV/AIDS	
Purpose of Disclosure:			
Continued Health Care	Insurance Leg	gal	
Other (please specify):			
This authorization shall remain this authorization is to be consi			y the patient. A photocopy of
I, the undersigned, have read th	ne above and authorize the	staff of the disclosing facility	named to disclose such

I, the undersigned, have read the above and authorize the staff of the disclosing facility named to disclose such information as herein contained. I understand that this consent may be withdrawn by me at any time except to the extent that action has been taken in reliance upon it. I understand that redisclosure of this information to a party other than the one designated above is forbidden without additional authorization on my part. This facility is released and discharged of any liability, and the undersigned will hold the facility harmless for complying with this Authorization for Release of Medical Information.

Fees will comply with all laws and regulations applicable to release of medical information.

**Patient Signature** 

**Date Signed** 

**Relationship to Patient** 

#### Please release information to:

SC Pain & Spine Specialists, LLC | Phone: 843.839.7246 | Fax: 843.839.7323 | www.scpainandspine.com



# GENERAL INSURANCE INFORMATION

Each insurance carrier has their own rules, policies, and procedures in order to allow payment for services. Below please find some of the most commonly used terms and definitions you should be aware of prior to receiving healthcare services from a Provider. It is your responsibility to know the terms of your plan prior to your visit in order to be prepared to meet the necessary requirements.

If your plan has a **deductible**, you must meet the deductible amount by paying the Provider *before* the insurance company will begin paying for any services you receive. If your deductible has been met, the carrier will then pay a percentage of the allowed service amount and an additional percentage may be due from the patient to the Provider (this is called **coinsurance**). The patient is also responsible to pay any **copay** required by their plan at every visit (this is separate from deductible and coinsurance amounts). Not every plan has all of these requirements which is why it is important to know about your individual plan.

#### **Benefit Plan**

A certificate of coverage, summary plan description, or other document or agreement which specifies the healthcare services to be provided or reimbursed for the benefit of a Participant (patient).

#### Deductible

A payment for Covered Services calculated as a fixed dollar amount that is the financial responsibility of the Participant to the Provider under a Benefit Plan prior to qualifying for reimbursement for subsequent healthcare costs under the Terms of a Benefit Plan.

#### Coinsurance

A payment that is the financial responsibility of the Participant to the Provider under a benefit plan for Covered Services that is calculated as a percentage of the contracted reimbursement rate for such services or, if reimbursement is on a basis other than fee-for-service amount, as a percentage of a plan-determined fee schedule or as a plan-determined percentage of actual charges.

#### Copayment

A payment that is the financial responsibility of the Participant to the Provider under a benefit plan for covered services - a fixed dollar amount.

#### Medically Necessary / Medical Necessity

Services and supplies that satisfy the Medical Necessity/Medical Policy requirements under the applicable Benefit Plan. No service is a Covered Service unless it is deemed medically necessary. You will be informed if a service is not covered and will be asked to sign an Informed Financial Consent Form stating that non-covered services are the responsibility of the patient and must be paid in advance of services rendered.