
FINANCIAL POLICY

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With the exception of Medicare, Dr. Piker is considered an “out-of-network provider” for the commercial and state-sponsored insurance plans.

The prices for our services are listed on the [Booking Page](#).

- The prices listed do not apply to Medicare recipients. Please see [Medicare Policy](#) for details.

We ask ALL clients (including Medicare recipients) to provide the credit or debit card information to reserve appointment.

- We use the Stripe online payment processing for all transactions.
- We do not charge your card at the time of booking.

Your card will be automatically charged the full amount of the listed visit price at the time of your appointment.

- This does not apply to Medicare recipients. Please see the [Medicare Policy](#) for details.

The appointments can be rescheduled or cancelled online up to 24 hrs in advance.

- Please see the [Rescheduling, Cancellation, and No-Show policies](#) for details.

Your insurance carrier may provide partial reimbursement of services by out-of-network providers. Please keep in mind that the PPO plans are more likely to reimburse the services of an out-of-network provider than the HMO plans.

- Reimbursement rates vary, with an average being around 60%.
- If commercially insured clients wish to be reimbursed for visits with Dr. Piker, we will provide them the so-called “superbill” which clients can submit to their insurance carrier for reimbursement.
- The clients bear sole responsibility for knowing the specific rules of their insurance carrier.
- It is highly recommended that clients consult their insurance company regarding the coverage of out-of-network providers prior to scheduling appointment.

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