

AHAD MD PC

Duraïd Ahad-Daman, MD

1380 Coolidge Hwy, Suite 250 | Troy, MI 48084

Financial Disclosure & Office Policy

Insurance and coverage

Please present your current insurance card and photo ID at each visit. The office submits insurance claims as a courtesy. You are responsible for providing correct insurance information, understanding your benefits, and knowing whether referrals or prior authorization are required. Not all services are covered by every plan; noncovered services are your responsibility.

Financial responsibility

You are responsible for copayments, deductibles, coinsurance, and any remaining balance after your insurance processes a claim. Copayments are due at the time of service. Prior balances must be paid before scheduled appointments. If you do not have insurance, payment for the office visit is due at the time of the visit. A \$25 fee applies to checks returned for insufficient funds.

Billing and collections

Unpaid balances are billed monthly and are due within 30 days. Accounts more than 90 days overdue may be referred to a collection agency; finance charges may apply. If your account is in collection, the delinquent amount and payment for current services are due before your appointment.

Medical records

Requests for medical records or FMLA paperwork may require an upfront fee and can take 72 hours or longer to process.

No-show and cancellation policy

A \$50 missed appointment fee is charged if you do not contact the office within 24 hours to cancel or reschedule. The fee must be paid before your next scheduled appointment. Unless there are extenuating circumstances, after a third no-show appointment you will receive a letter stating that you are being discharged from the practice.

By signing, I acknowledge that I have read this financial disclosure and office policy.

Patient / legal guardian name:

Date:

Patient / legal guardian signature