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**OBSTETRICS AND
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Insurance Filing and the Law

Recent Federal laws addressing all insurance companies require that we submit every claim to an insurance company accurately, reporting the exact services performed and the exact reason for performing them. We are not allowed to change this information just so the claim can be paid by the insurance company.

Our practice **MUST** abide by these new laws, and will submit all claims to all insurance companies in this manner.

Annual Examinations

As a commitment to your health, we recommend that every patient have an “annual exam” that allows us to evaluate your overall health picture while helping to check for unexpected problems or illnesses.

During this visit, we will update your known conditions, as well as look for any new problems. Unless there is some major new finding during this annual examination, we must submit the service to your insurance company as an annual examination, which may not be paid by your insurance company.

Along with the examination, your doctor might suggest that some “screening” tests be performed to allow him or her to get a better “picture” of your health. These services may also be considered non-covered by your insurance company, in which case you will be expected to pay for them yourself.

Even if the results of these tests show some problem, we must submit these tests as a “screening” to your insurance company and cannot change the information on the claim just to receive payment for the services from the insurance company.

We will be glad to work with you on payment plans for non-covered medical services, but these arrangements must be made in advance.

Non-Covered Services Are Your Responsibility

Insurance companies do not pay for all medical services, even those that might be helpful to the patient.

When a service is not covered by your insurance policy, you will be responsible for paying the bill.

**We cannot change information on an insurance claim
just so that the claim will be paid.**

If you are unsure if a service is covered by your plan, please call your insurance company in advance to see if you are going to be responsible for the bill.

Business Office Contact Information
Phone (601) 420-4386