

HENDERSON COUNTY VETERINARY HOSPITAL, INC. FINANCIAL POLICY

Thank you for choosing our practice! At Henderson Co. Veterinary Hospital we strive to provide the best veterinary treatment and care for your animal. This means hiring quality employees, providing for continuing education to keep on top of veterinary advances, and purchasing necessary equipment and medications. In order to offer such care and maintain a well- equipped, properly staffed facility we would like to explain our financial policy.

All routine procedures must be paid, in full, at the time that the services are rendered. This would include, but is not limited to: all exam fees, vaccinations, boarding, grooming services, prescriptions and pet foods, over-the-counter products, diagnostics – lab work & x-ray, elective surgery (spays, neuters, declaws, dentals, etc.)

Options for payment include: Cash, Personal Check with proper identification, MasterCard, Visa, Discover, Debit Cards, or Care Credit.

(Care Credit Financing – Application is required for CareCredit and may not be extended if credit history is not acceptable to the CareCredit service. The application may be filled out at our office, and our receptionist will submit the request for an immediate response. A processing fee of \$7.50 will be charged. Alternatively, you may submit the application online yourself before services are rendered at *CareCredit.com* at no charge. A specific credit limit will be extended. If the credit limit does not meet the cost of the bill, owner is responsible for remainder of payment at the time services are rendered.

Held checks are **not** accepted. However, certain **very limited** exceptions apply. This form of extended payment may only be used for medical or surgical services for non-elective (emergency) procedures if total charges exceed \$150.00 and the client has an acceptable long-term payment history with us. Prior approval must be obtained and a payment agreement form filled out. Checks must be fully completed with amount, signature, valid drivers license number, and must be dated with the *current date*. No more than 3 checks will be accepted on any one bill.

A fee of \$30.00 will be charged for each returned check. If this happens repeatedly, we reserve the right to refuse payment by check and will require cash payment in advance prior to any further services being rendered.

Surgical and Non-Routine Care and Emergency Care

We will review a cost estimate with you in advance of all surgical procedures, or non-routine work-ups and emergency care. However, note that an estimate is not a “set in stone” price, and expenses could be more or less than estimated. Surgeries, non-routine care and emergency care can be costly to animal owners, especially when unplanned. Because of this, our policy is to collect 50% of the estimated cost of procedure at the time your animal is dropped off. The remainder is to be paid in full at time of pick up. Emergency cases for clients with delinquent accounts will be taken only after arrangements for payment **IN FULL** are made.

Credit Exception Policy

As stated prior, our policy is payment in full at the time services are rendered. We want your animal to receive the care it needs and do realize that unexpected illnesses, emergencies, or surgeries may result in fees in excess of one’s financial abilities. In these situations, we are willing to extend credit to clients under the following terms:

1. A payment agreement form must be completed with your social security number, signed and approved, and a drivers license copy.
2. A deposit of 50% of the expected bill must be paid at the time of your animal’s release with the balance to be paid in two equal monthly installments.
3. Only the agreed upon services and products will be billed. Any routine services or products (such as vaccinations) must be paid in full at the time they are rendered.

Delinquent Accounts

1. Any bills over 30 days will be considered delinquent and will be assessed a monthly fee of 1 ½% per month. A bill over 60 days will terminate any credit privileges by that client indefinitely. At 90 days a delinquent account will be referred to a collection agency.
2. Declaration of bankruptcy, collection accounts and subsequent default of any portion of a bill will terminate availability of services with this office.
3. Non-emergency services/treatments will be done **AFTER** delinquent account is paid in full.

I have read and understand the financial policy and agree to abide by its guidelines:

Name:

Date:
