

## Interest & Finance Charges

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### Code of Medical Ethics Opinion 11.3.3

Financial obstacles to medical care can directly affect patients' well-being and may diminish physicians' ability to use their knowledge and skills on patients' behalf. Physicians should not be expected to risk the viability of their practices or compromise quality of care by routinely providing care without compensation. Patients should make reasonable efforts to meet their financial responsibilities or to discuss financial hardships with their physicians.

To preserve patients' dignity and help sustain the patient-physician relationship, physicians should be candid about financial matters and:

1. ( ) Clearly notify patients in advance about policy and practice with respect to delinquent accounts, including under what circumstances:
  1. (0) Payment will be requested at the time of service.
  2. (0) Interest or finance charges may be levied.
  3. (0) A past due account will be sent to a collection agency.
2. ( ) Ensure that no bills are sent to collection without the physician's knowledge.
3. ( ) Use discretion and compassion in hardship cases, in keeping with ethics guidance regarding financial barriers to health care access.

*AMA Principles of Medical Ethics: II, VI, IX*

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