

Financial Guidelines for Patients

It is our goal to partner with you to keep your health care as affordable as possible. There are several ways that you can help us achieve this goal:

When you visit your physician please:

- Bring your current **health insurance card** with you to the office – we will ask to see it every time so that we can ensure we are sending your medical bills to the right insurer, and that they will be able to provide the proper coverage benefits.
- Notify us at the time of check-in if there are any changes to your insurance, address, phone #, etc. Our physician office staff will ask you if there are changes, but please feel free to volunteer this information to us.
- Know that you will be responsible for paying your **CO-PAYMENT** at the time of service. Your health insurance benefits and our contract with your insurer require that we collect these copays, and we will be requesting that payment when you check-in at the physician office.
- Know that we will attempt to provide an estimate of the cost of your service if your insurance company does not provide benefits for this service. We will provide this estimate within a reasonable timeframe once the proper information has been gathered to do so. These costs may be because you have not met your deductible, or other unpaid items as outlined in your health care insurance benefits. We will ask for payment in full for the un-insured costs at the time of your visit.
- Feel free to let us know if there are circumstances preventing you from paying any costs due at the time of service. We will be happy to discuss payment options with you.
- Expect that our staff may ask you for payments on any unpaid outstanding balances that you may owe. These balances could be related to other physician services you have received and remain unpaid. These could be costs for which you have already received billing statements from us as well.

Billing Statements:

- You will receive a bill for any 'patient responsibility' on the explanation of benefits (EOB) from your insurance plan. If you happen to receive an EOB from your insurance company but do not receive a billing statement from us please feel free to contact us at 1-888-974-1240.
- Your billing statement will include information showing what services were billed, what the approved payment was for that service, what amount your insurer paid, and the remaining balance due for your payment.

Payment Methods: we accept cash, checks, and major credit/check cards. If you pay with cash, please make sure you keep your receipt. You can pay by phone calling the phone number listed on your billing statement. We have staff ready to take your payment and answer any questions you may have related to your statement as well.

Patient-due balances: deductibles, co-payments, and any amount not covered by your insurance plan are your responsibility; you will receive monthly statements, and you will be asked for payment when you come to the office.

High-deductible plans: under these plans, your insurance company will provide you a discount off our billed charges, but you are responsible for the entire amount due until you meet your deductible. We may offer a discount off your patient-due portion (excluding drugs, vaccines, and other injectable medications) in order to help you pay this amount if you are paying the account in full.

Past-due accounts: Payment is due upon receipt of the statement and your account is considered past due if not paid within 28 days of the statement date. If your account becomes severely past due, we will take necessary steps to collect the debt, including placing the account with a collection agency.

Payment plans: We offer interest-free payment plans, based on the amount you owe. We can accept your payment via a credit card payment or check, or we can mail you a statement each month. Missing a scheduled payment could result in dismissal and/or placement with a collection agency.

Missed Appointments: It is important for you to keep your appointments. If you cannot keep your appointment we request you notify us within 24 hours of the appointment so we can adjust our schedules. We do not overbook patients, so no shows prevent us from treating patients that truly need to be seen. As a result any missed appointment where we are not given 24 hours' notice will be charged \$50.00, payable prior to your next scheduled appointment.

Dismissal: patients who do not make payment arrangements risk being dismissed from the practice.

Financial assistance: financial assistance is available for qualified patients who meet income criteria and submit supporting documentation. Call our Customer Service department for an application.

Customer Service: We have a team of customer service representatives who will be happy to help you resolve your balance. The phone number is **1-888-974-1240**. Our hours of operation are **8:00 am to 5:00 pm Monday through Friday and 9:00 am to 1:00 pm on Saturday**.

Insurance eligibility: it is your responsibility to understand the terms of your insurance policy and to know if our doctor is in your network. We recommend you call your plan to verify coverage limitations – you are responsible for any portion not covered by insurance.

Referrals: if your insurance plan requires a referral from your PCP in order to be seen by one of our providers, we will work with your insurance company to secure your referral but ultimately it is your responsibility to make sure the referral is in place prior to the appointment date.

Coordination of Benefits (COB): your insurance plan may ask if you have any other insurance. You must reply promptly to this question in order for our claim to be paid. Upon receipt of a COB denial, we will make the balance 'patient responsibility' and begin sending you monthly statements.

I have read this Financial Policy and understand its terms

Signed: _____ Date: _____

Printed Name: _____

Date Revised: June 23, 2015