



Patient Financial Policy

Thank you for choosing us as your primary care provider. We are committed to providing you with quality health care. Your clear understanding of our Patient Financial Policy is important to our professional relationship. Please ask if you have any questions about our fees, our policies, or your responsibilities. It is your responsibility to notify our office if any patient information changes (i.e., name, address, telephone, insurance information, etc.).

Insurance: We participate in most insurance plans, including Medicaid. If you are not insured by a plan that we do business with, payment in full is expected at each visit. If you are insured by a plan, we do business with but don't have an up-to-date insurance card, payment in full for each visit is required if we can't verify your coverage. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

Co-payments and deductibles: All co-payments and deductibles must be paid at the time of service. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment at each visit. To make payments convenient we accept Visa, Master Card, American Express, money orders, cash and checks. The charge for a returned check is \$35.00 payable by cash or money order. This will be applied to your account in addition to the insufficient funds amount. You may be placed on a cash only basis following any returned check.

Non-covered services: Please be aware that some and perhaps all the services you receive may be non-covered or not considered reasonable or necessary by Medicare or other insurers. You must pay for these services in full at the time of visit.

Proof of insurance: All patients must complete their patient information form before seeing the doctor. We must obtain a copy of your driver's license and current valid insurance to provide proof of insurance. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.

Claims submission: We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.

Coverage changes: If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim within 45 days, the balance will automatically be billed to you.

Nonpayment: It is our office policy that all past due accounts be sent three statements. If payment is not made on the account, a single phone call will be made to try to make payment arrangements. If no resolution can be made, the account will be sent to the collection agency and possible discharge from the practice. If this is to occur, you will be notified by regular and certified mail that you have 30 days to find alternative medical care. During that 30-day period, our medical staff will only be able to treat you on an emergency basis.

Self-Pay Accounts: Self-pay accounts are patients without insurance coverage, patients covered by insurance plans in which the office does not participate, or patients without an insurance card on file with us. It is always the patient's responsibility to know if your office is participating in their plan. If there is a discrepancy with our information, the patient will be considered self-pay unless otherwise proven. Please ask to speak with the Clinic Manager to discuss a mutually agreeable payment plan. It is never our intention to cause hardship to our patients, only to provide them with the best care possible and the least amount of stress.

No-show Fee: A cancellation made with less than 24 hours' notice significantly limits our ability to make the appointment available for another patient in need. "No-Show", "No-Call" or missed appointment, without proper 24-hour notification, may be assessed a \$35 fee. This fee is not billable to your insurance. Please refer to our Cancellation Policy for more information.

Minors: The parent(s) or guardian(s) is responsible for full payment and will receive the billing statements. A signed release to treat may be required for unaccompanied minors.

If you are over the age of 18 and receiving treatment, you are ultimately responsible for payment for the service provided. Our office will not bill any other personal party. Our practice is committed to providing the best care for our patients. Our prices are representative of the usual and customary charges for our area.

Thank you for trusting our office for your healthcare needs. Please let us know if you have any questions or concerns.

Respectfully,

Complete Wellness Family Medicine, PLLC