

Family Medicine at Greenhill Office Financial Policy- January 2015
Please keep for your records

Thank you for choosing us as your healthcare provider. FMAG is committed to your care. Please understand that payment of your bill is considered a part of your care. The following is a statement of our Financial Policy.

How may I pay?

Payments can be made by cash, money order, check, debit or credit card. A returned check fee in the amount of \$25 may be assessed to your account for every check returned for insufficient funds, stopped payment or a closed account.

Payments Plans are available for larger balances. If you have an outstanding balance for an extended period, your account may be transferred to our Collection Agency- Transworld Systems. We may also ask you to keep a credit card on file for future outstanding balances.

What is my responsibility for my insurance plan's requirements?

Our staff interacts with many insurance companies, each with different rules and regulations. Although we will do our best to assist with your insurance company's requirements, it is the patient's responsibility to ensure that all required permissions are obtained including referral, pre-certification, pre-authorization and using in-network facilities. You will be responsible for the entire bill if payment is denied by the insurance company for failure to obtain the requirements.

Every effort will be made to find a payment solution so that you can continue to be a patient in our practice but please understand that payment of your bill is considered a part of your care.

Insurance and Personal Information

It is the patient's responsibility to ensure we have the most current and updated information possible. You must bring your current insurance card with you to each visit and notify us of any changes in address, phone number or email address.

Co-payments

FMAG is contracted with most insurance providers and is contractually required to collect ALL co-pays prior to service. Please be prepared to pay the co-pay at each visit.

Self-pay (Cash/Credit Card) Patients

If you do not have health insurance, payment in full is expected at the time of service. If services are paid in full at the time of service, FMAG will extend a 20% discount.

Minors and Dependents

Parents are financially responsible for care rendered to their minor child(ren). As many insurance companies cover adult child(ren) who are full-time students, it will be the parents' responsibility for any balance on the account.

MOTOR VEHICLE ACCIDENTS & WORKERS' COMPENSATION

We are pleased to see our own long-term patients for Motor Vehicle Accidents. However, to meet legal requirements, we must have full insurance details, claim number and claim address so that we can process authorization before the time of your visit. If these are not available, then your visit may be regarded as a self-pay appointment. We cannot bill private medical insurance for these claims since they are generally not covered. We do not accept Workers' Compensation cases.

Form Completion

We will complete forms submitted to our practice in approximately seven to ten business days. There is a charge for some forms. You can obtain the fees associated with these requests at the front desk.

Missed Appointments

We require at least 24 hours notice for cancellation of appointments. You may be charged a \$35.00 cancellation fee if the office is not given 24 hours notice of your cancellation.

Medicare

Our physicians have agreed to accept assignment on all Medicare claims. Accepting assignment means that we must accept Medicare's approved amounts. However, you should know that Medicare only pays a portion (generally 80%) of the approved amount above your deductible. In addition to your deductible, you are responsible for the other portion (generally 20%) of the approved amount unless you have a supplemental plan that covers these fees. You will be billed for any allowable balance not covered by Medicare and/or your supplemental insurance plan.