

Patient Financial Policy

Thank you for choosing our practice! We are committed to the success of your medical treatment and care. Please understand that payment of your bill is part of this treatment and care.

To reduce confusion and misunderstanding between our patients and practice, we have adopted the following financial policies. If you have any questions regarding these policies, please discuss them with our office manager. We are dedicated to providing the best possible care and service to you and regard your complete understanding of our financial responsibilities as an essential element of your care and treatment.

Unless other arrangements have been made in advance by either you or your health insurance carrier, full payment is due at the time of service.

Your Insurance:

- We have made prior arrangements with many insurers and health plans to accept an assignment of benefits. This means that we will bill those plans for which we have an agreement and will only require you to pay the authorized copayment at the time of service. This office's policy is to collect this copayment when you arrive for your appointment.
- If you have insurance coverage with a plan for which we do not have a prior agreement, we will prepare and send the claim for you on an unassigned basis. This means that your insurer will send the payment directly to you. Consequently, the charges for your care and treatment are due at the time of service.
- In the event that your health plan determines a service to be "not covered", you will be responsible for the complete charge. Payment is due upon receipt of a statement from our office.
- We will bill your health plan for all services provided by Dr. Cummins at the hospital. Any balance due is your responsibility and is due upon receipt of a statement from our office.

Minor Patients:

- For all services rendered to minor patients, we will look to the adult accompanying the patient and the parent or guardian with custody for payment.

For your convenience, we have answered a variety of commonly-asked financial policy questions on the next page. If you need further information about any of these policies, please ask to speak with Christine.

How May I Pay?

We accept payment by cash, check, VISA, Mastercard, and Discover. We can set up recurring credit card payments for your convenience. We can also set up a credit card on file so that you do not have to bring your credit card to your office visit. Payments can be made in person, with a credit card over the phone, or online.

Do I Need A Referral?

If you have an HMO plan with which we are contracted, you need a referral authorization from your primary care physician. If we have not received an authorization prior to your arrival at the office, we will call your primary care physician to obtain it. If you are unable to obtain the referral at that time, you will be rescheduled.

Which Plans Do You Contract With?

Please see the list on our website. Currently, we contract with most local plans except Team Choice.

What Is My Financial Responsibility for Services?

Your financial responsibility depends on a variety of factors, explained below.

Office Visits and Office Services

If You Have...	You Are Responsible For...	Our Staff Will...
Commercial Insurance Also known as indemnity, "regular" insurance, or "80%/20% coverage."	Payment of the patient responsibility for all office visit, x-ray, injection, and other charges at the time of office visit.	Check eligibility with your insurance company ahead of time to determine deductibles and coinsurance. File an insurance claim as a courtesy to you.
HMO & PPO plans with which we have a contract	<u>If the services you receive are covered by the plan:</u> All applicable copays and deductibles are requested at the time of the office visit. <u>If the services you receive are not covered by the plan:</u> Payment in full is requested at the time of the visit.	Check eligibility with your insurance company ahead of time to determine copays, deductibles, and non-covered services for you. File an insurance claim on your behalf.
HMO with which we are <u>not</u> contracted.	Payment in full for office visits, x-ray, injections, and other charges at the time of office visit.	Provide the necessary information for you to complete and file your claim directly with the insurance company.
Point of Service Plan or Out Of Network PPO	Payment of the patient responsibility— deductible, copay, non-covered services—at the time of the visit.	Check eligibility with your insurance company ahead of time to determine out of network benefits, copays, deductibles, and non-covered services. File an insurance claim on your

If You Have...	You Are Responsible For...	Our Staff Will...
Medicare	<p>If you have Regular Medicare, and have not met your deductible, we ask that it be paid at the time of service.</p> <p>Any services not covered by Medicare are requested at the time of the visit.</p> <p><u>If you have Regular Medicare as primary, and also have secondary insurance or Medigap:</u> No payment is necessary at the time of the visit.</p> <p><u>If you have Regular Medicare as primary, but no secondary insurance:</u> Payment of your 20% copay is requested at the time of the visit.</p>	<p>behalf.</p> <p>File the claim on your behalf, as well as any claims to your secondary insurance.</p>
Medicare HMO	<p>All applicable copays and deductibles at the time of the office visit.</p>	<p>File the claim on your behalf, as well as any claims to your secondary insurance.</p>
Worker's Compensation	<p><u>If we have verified the claim with your carrier</u> No payment is necessary at the time of the visit.</p> <p><u>If we are not able to verify your claim</u> Payment in full is requested at the time of the visit.</p>	<p>Call your carrier ahead of time to verify the accident date, claim number, employer information, and referral procedures.</p>
Worker's Compensation (Out of State)	<p>Payment in full is requested at the time of the visit.</p>	<p>Provide you a receipt so you can file the claim with your carrier.</p>
Occupational Injury	<p>Payment in full is requested at the time of the visit.</p>	<p>Provide you a receipt so you can file the claim with your carrier.</p>
No Insurance	<p>Payment in full at the time of the visit.</p>	<p>Work with you to settle your account. Please ask to speak with our staff if you need assistance.</p>

Surgery/Procedure

If surgery or a procedure is recommended, a nurse will answer specific questions about the surgery/procedure scheduling process, discuss the paperwork and tests involved, and complete all pre-certification/authorization if your insurance company requires it.

Christine will request a pre-surgical deposit, if applicable, the amount of which depends on your coverage and deductible amount. A cost estimate which shows your financial responsibility, based on the benefit levels and coverage of your insurance plan, will be explained.

What if My Child Needs to See the Physician?

A parent or legal guardian must accompany patients who are minors on the patient's first visit. This accompanying adult is responsible for payment of the account, according to the policy outlined on the previous pages.