

South Valley Internal Medicine

FINANCIAL POLICY

Payment and Billing: Payment is expected at the time of your visit. We accept cash, check and some credit cards. If you plan on paying by credit card, please call us before your visit to ensure we accept your card. You are responsible to pay any unmet deductibles, copays, co-insurance, and any other charges not covered by your insurance company. **If you are not currently covered by insurance, payment in full is expected at the time of your visit. If you are unable to pay the full amount, payment arrangements must be made prior to your visit.**

If you receive a bill from us, it is because we believe there is a balance due us that is your responsibility. If you believe our bill is incorrect **please contact your insurance company first.** If you still have questions after speaking with your insurance company, please call our billing department.

Insurance: We are participating providers with several insurance plans. However, it is your responsibility to make sure that we are within your plan, and whether we are “in network” or “out of network” under your plan.

Not all insurance companies and not all insurance plans cover all services. In the even your insurance company determines a service to be “not covered”, you will be responsible for the full charge for the service. Payment is due upon receipt of a statement from our office, but in any event within 30 days from the date of your visit. **Please remember that your insurance policy is a contract between you and your insurance company, not between you and our office. It is your responsibility to know the contents of your insurance plan, including any and all benefits payable by the plan and exclusions from coverage.**

We are NOT a provider for any of the Medicaid/Manage Care Plans, including any Medicare/Medicaid dual option plans. If you are covered by one of these plans, you MUST see the provider assigned to you. We will not accept a patient as “cash pay” if you are covered by Medicaid.

Auto Accident/Worker’s Compensation Claims: If you have an injury resulting from an auto accident or work-related incident, we will submit an insurance or compensation claim for your charges only after ALL pertinent and necessary information regarding the accident/incident is provided to our office. In the event your claim is denied, you will be required to promptly pay our charges for all for all services rendered, and you will be provided a detailed receipt to present to your insurance carrier should you wish to seek reimbursement. **Please be advised that we have no control over whether or to what extent your insurance company provides reimbursement. All workers’ compensation claims must be filed with your employer immediately, and you must follow your employers’ guidelines regarding your claim and seeking treatment for your injury or condition before we can see you for treatment. Failure to follow your employer’s guidelines may result in your being fully responsible for our entire charge for your treatment.**

Returned/Dishonored Checks: If your check is returned or dishonored for any reason, there will be a \$25.00 fee added to your account as reimbursement to us for the costs to us associated with the returned or dishonored check.

Disability, Insurance, FMLA, and Other Forms; Attending Physician Statements: We charge \$15.00 for the completion of each medical form or insurance form. If we believe it to be necessary, you may be required to schedule an appointment for an office visit to complete the required forms. Payment for forms we complete is due at the time you pick the forms up. If you would like any completed forms to be faxed, payment for the forms is due prior to their submission. Please allow 3-5 business days for the completion of any forms.

Medical Records: We will provide you with a copy of your medical records upon request, and upon your signing our standard records release form. You may also be charged a reasonable fee for copies of your medical records, which reimburses us for the costs of labor and materials in producing the copies for you. Please allow 30 days for your medical records copy requests to be processed. We will notify you when the copies are ready for pick-up. Payment of our fee is required prior to or at the time of pick-up.

Lab Work: A limited number of lab services will be provided by and billed directly by our office. All other lab services will be billed by the contracted lab, such as Quest Diagnostics, from which you will then receive a bill. If you have any questions regarding on outside lab's billing, please contact the lab's billing department directly, as we do not have access to their billing information.

Collections: Accounts that are not paid within 30 days are subject to our in-house collection process. Accounts more than 90 days outstanding will be sent to an outside collection agency or for other collection action. In the event your account is more than 90 days past due, you will be required to pay the full balance owing before receiving any further treatment from our office.