

Belleville Family Medical Associates, Ltd.

Payment Policy

Thank you for choosing us as your primary care provider. We are committed to providing you with quality and affordable health care. Because some of our patients have had questions regarding patient and insurance responsibility for services rendered, we have developed this payment policy. Please read it and feel free to ask any questions that you may have. An additional copy will be provided to you upon request.

Self-Pay All self-paying patients are to pay for services at check-in. Payment methods accepted are credit card with prior approval, signed check to be held until check-out or cash payment, with receipt given for pre-payment. If payment cannot be provided at check-in, you may be required to reschedule your appointment.

Auto Accident All medical services will be billed to your health insurance carrier, unless otherwise instructed; at which time you will be responsible for payment in full at the time of service.

Workers Compensation Work related injuries are billed directly to your Workers Compensation carrier. It is the patient's responsibility to have all pertinent billing information regarding the claim at check-in. If the patient is unable to provide us with the billing information, they may be expected to pay at the time of service. If you have retained an attorney following a work related injury, it is your responsibility to advise the billing department. A letter of protection must be issued from your attorney in order to avoid collection proceedings.

Insurance We participate in most insurance plans, including Medicare Part B. If you are not insured by a plan that we participate with, payment in full is expected at the time of service. If you are insured by a plan that we participate with, but do not have an up-to-date insurance card, payment in full is required for each visit until we can verify your coverage. If your insurance is unable to be verified, you may be held responsible. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

Co-payments All co-payments must be paid at the time of service at check-in. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments from patients can be considered fraud. If you are not prepared to pay your co-pay at the time of your visit, you may be required to reschedule your appointment.

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

determined to be non-covered services by your carrier following insurance submission, we will bill you for the amount due.

Proof of insurance All patients must provide proof of insurance coverage at check-in. We will verify coverage via phone or on-line. Copies of your insurance card will be made each time you arrive for an appointment, regardless of time intervals. Please have your cards readily available for the receptionist.

Claims submission We will submit your claims and assist you in any way we reasonably can to help you get your claim 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 a part of that contract.

Nonpayment If your account is over 90 days past due, you will be notified that you must settle your account. Partial payments will not be accepted, unless otherwise negotiated. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency; at which time you will incur additional collection fees and you and your immediate family members may be discharged from this practice. If this is to occur, you will be notified by certified mail that you have 30 days to find alternative medical care. During that 30-day period, our physicians will only be able to treat you on an emergency basis.

Missed Appointments We understand that sometimes due to certain circumstances you may be late for your appointment, however, if you do not arrive and check-in for your appointment prior to your scheduled time you may be required to reschedule. Our practice is committed to providing the best treatment to our patients, and keeping the appointments on time is very important. It is our recommendation that you arrive 15 minutes early for an appointment to allow for the check-in process. If you do not keep an appointment, you may receive a phone call from the office. If you do not keep an appointment without calling to cancel, two or more times, you may be discharged from the practice. If this is to occur, you will be notified by certified mail that you have 30 days to find alternative medical care. During that 30-day period, our physicians will only be able to treat you on an emergency basis. Please help us to serve you better by keeping your scheduled appointment.

Our prices are representative of the usual and customary fees for our area. Thank you for understanding and complying with our payment policy. Please let us know if you have any questions or concerns.