

# Financial Policy of West Front Primary Care



Thank you for choosing West Front Primary Care as your primary care provider. We are committed to providing you with quality and affordable health care. Please understand that payment of your bill is critical to your care. If you have medical insurance, we will assist you in receiving your maximum benefits. The policies provided below are established to accomplish these goals. As a patient you should be fully aware of your obligations, so please read it over carefully and ask any questions you may have. A signature is required that you have received and understand these policies.

## **Appointments:**

- 1) We value the time you have scheduled with us to treat you and/or your family. It is important to understand if you do not show, it is time that could be spent treating other patients. Please provide at least a 24 hour notice if you are unable to keep an appointment. It is our policy to charge you \$50 for missed appointments for which you do not provide this 24 hour notice. Please help us to provide outstanding healthcare to all of our patients by keeping your scheduled appointments. Three missed appointments may be the grounds for discharge from our practice.
- 2) Please be on time for your appointments. In the event that you are late, we will do our best to accommodate you. However, there may be certain situations where we will have to reschedule your appointment.
- 3) While we do strive to minimize wait times, an emergency will take priority. We appreciate your patience and understanding.
- 4) For appointments after 5 pm during the week and all Saturday appointments, there is a \$10 after hours charge (most insurances cover this fee).

## **Insurance:**

- 1) This is important: If we are your primary care physician, be sure that your insurance company has West Front Primary Care on file. If we are not listed as your “primary care physician”, your insurance company may charge you a higher co-pay.
- 2) In an effort to avoid fraud, each visit you will be asked to provide a photo I.D. and verify your current address, phone number and, if you have insurance, your current insurance card.

## **Financial Obligations:**

- 1) Co-Payments, Co-Insurances and Deductibles:
  - a. West Front Primary Care accepts payments by cash, check, credit cards (VISA, MasterCard, Discover or American Express) debit card and HSA card.
  - b. West Front Primary Care is proud to announce that we are able to securely keep your credit card on file using a third party vendor. We will be asking all patients to keep their credit, debit or HSA card on file as a convenient method to pay for services not paid by your insurance.
  - c. Payment is expected on the date of service. A credit card on file meets that expectation.
  - d. A \$25 administrative fee will be added to your account in the event that payment is not received within 24 hours.
- 2) If we participate with your insurance company:
  - a. If you provide inaccurate or false information at the time of service, there will be a \$50 administrative fee charged to your account.
  - b. We participate with most insurance plans, including Medicare. We will submit the claims to your insurance, as a courtesy to you.
  - c. Non-Covered Services: If your insurance company does not cover a given service that you have received, then payment in full will be required at the time of service. The doctor’s decision to

order tests, x-rays, labs and other medical services is based on your health care needs, not your insurance coverage. It is your responsibility to know your insurance coverage before any services are rendered.

- 3) If we do NOT participate with your insurance company:
  - a. Payment in full will be required at the time of service. We will file to your insurance company as a courtesy to you. In this instance, you the patient, will receive the money from the insurance company.
- 4) Self-pay patients will be expected to pay in full at the time of service. A cash discount on selected services is calculated for payment in full that day.
  - a. Sports Physicals, Department of Transportation physicals and vasectomies are exempt from this discount. If your employer is responsible to pay, then payment at the time of service should be prearranged.
- 5) Patient Refunds: Amounts < \$50 will be retained on your account and credited to future balances, unless you request that amount be refunded. Amounts > \$50 will automatically be refunded to the patient.
- 6) A \$25 fee will be charged for any checks returned for insufficient funds.
- 7) Statements will be available through our patient portal (NextMD) or upon request.

#### **Referrals:**

- 1) Emergency referrals will be completed on the same day.
- 2) Not all insurance companies allow retroactive referrals. If requested they cannot always be honored.
- 3) Some referrals require preauthorization and can often take a week or more. They DO NOT guarantee that your insurance will pay for your services in full. You may still have some out of pocket expenses.

#### **Patient Records:**

- 1) If you transfer to another physician, we will provide a copy of your West Front Primary Care record to that physician free of charge. For records from other physician offices you will need to contact them directly. We do require that a records transfer form is filled out prior to records being sent.
- 2) If you personally wish a copy of your patient records, they are available for \$15. Please allow 7-10 days for processing. You can also access many of your office visits, allergies, medications, conditions, labs and insurance records on our patient portal free of charge.

**Forms and Fees:** There may be an additional fee for reviewing and completion of forms for school, camp, sports, health assessment, handicap parking, insurance, family and medical leave act forms. Payment is due when the forms are picked up. A minimum of three days are required for completion.

**Auto Accidents:** Please advise our staff and your provider that the visit may be auto related. You will be given a form to fill out. We will need a claim number, date and time of accident and billing address of auto carrier. You will need to know if your health insurance should be billed primary to your auto insurance. You will be responsible for the charges until we receive the form back.

**Workers Compensation:** West Front Primary Care no long accepts new Workers Compensation claims. Work related injuries should be treated at an occupational health facility. In the event that you schedule a visit, and do not claim a work related injury, you will be expected to pay in full on the date of service.

## PATIENT QUICK REFERENCE GUIDE

*It is the patient's responsibility to know their deductible, co-pay, co-insurance and coverage for services.*

<b>Your Plan</b>	<b>What you Do</b>	<b>What West Front Primary Care Does</b>
Medicare	Pay your deductible (\$147 for 2015) and co-insurance (20% of allowable) or place a credit card on file.	We will file Medicare for you.
Medicare and a secondary insurance	No payment due at time of service. Place a credit card on file for balances due.	We will file Medicare and your secondary insurance for you.
Medicare and Medicaid	No payment due at time of service. If no active Medicaid coverage, then place a credit card on file.	We check for active Medicaid coverage. We will file Medicare and Medicaid for you.
Medicaid	Have active coverage or put a credit card on file.	We will check your Medicaid eligibility before every visit and will file Medicaid for you.
Medicaid HMO	Your insurance must have the name of a provider from West Front Primary Care to be seen.	We will check your Medicaid eligibility before every visit and will file Medicaid for you.
Medicare Advantage	Co-Pay, deductible and co-insurance at time of service. Place a credit card on file.	We will file your Medicare Advantage insurance for you.
Blue Cross/Blue Shield	You must pay Co-Pay, deductible, co-insurance and non-covered services at time of service or place a credit card on file.	We file your BCBS/BCN insurance for you.
Priority Health and BCN	Your insurance must have the name of a provider from West Front Primary Care on file. Co-Pay, deductible, co-insurance and non-covered services at time of service or place a credit card on file.	We will file your Priority Health insurance for you.
Insurance we participate with, such as Cigna, United Healthcare, Aetna.	Co-Pay, deductible and co-insurance at time of service. Place a credit card on file for those charges patient is responsible for.	We will file your insurance for you.
Insurance we Do Not participate with	Pay for the visit in full at the time of service.	We will file your insurance for you and assign the benefits to you so you will receive the payment.
Worker's Compensation	West Front Primary Care no longer accepts new Workers Compensation claims.	
Auto Accident	You must have opened a claim with your insurance company to be seen. You must find out who is primary and fill out the "Auto Accident Form".	We will file to your insurance company for you.
Self-pay	Pay for the visit in full at the time of service.	Provide a discount for eligible services for cash paid at the time of service.
Tricare Health Net	Pay for the visit in full at the time of service.	We will file to your insurance and assign the benefits to you so you will receive the payment.
Health Savings Account (HSA)	Your HSA card must be on file.	We will file your insurance and if the amount due is not paid via your HSA, we will charge your HSA credit/debit card on file.