

# **Financial Policies**

## **PAYMENT ARRANGEMENTS**

Urgent and Family Care does not set up payment plans. Payment is collected at the time of service and payment arrangements will be requested prior to medical treatment.

## **PAYMENT METHODS**

Cash, check\*\*\*, money order, Visa, MasterCard, American Express, and Discover will be accepted as payment methods.

\*\*\* *If a personal check is rendered, the check holder (name printed on the check) must be present with a valid driver's license. Absolutely no temporary checks will be accepted for payment of services rendered.* By paying by check, you authorize us or our agents to process the check by traditional deposit, electronically, or through a 'preauthorized draft.' If the check is returned for any reason, you authorize us or agent to represent the check one or more times by such methods, and you authorize us or our agent to collect a returned check fee up to the maximum amount as permitted by law.

## **PAYMENT RESPONSIBILITY**

The patient or his/her legal representative is ultimately responsible for all charges incurred (guarantor, not necessarily the insurance policy holder). Payment is collected at the time of service.

## **ASSIGNMENT OF BENEFITS**

Urgent and Family Care at Avery Ranch, LLP will bill insurance plans as a courtesy to patients if the patients provides the required insurance information, If information is not provided at the time of service, patient might be required to make their own claim to the insurance company.

## **UNABLE TO VERIFY BENEFITS**

Due to the extended hours, including weekends and holidays, Urgent and Family Care is unable to verify benefits. If a copay amount is listed on the front of the insurance card, that amount will be collected. If there is no amount listed nothing will be collected. A claim will be filed with the insurance company the next business day. Once the claim is processed any remaining balances will be billed to patient.

## **PARTIAL INSURANCE COVERAGE**

I understand that my insurance policy is a contract between myself and my insurance. Patients with insurance policies that cover only a portion of treatment must pay the difference between actual charges and anticipated insurance reimbursement. This payment is due at the time of service. Failure to pay this may cause refusal of future treatment until balances is paid in full.

## **UNINSURED PATIENTS/NON-COVERED SERVICES**

Payment of all charges, which are not covered by insurance, is due at the time of service. Failure to pay this may cause refusal of future treatment until balance is paid in full.

## **VERIFICATION OF INFORMATION**

All information provided regarding the ability to pay, third party insurance, employment, etc., will be subject to verification.

## **UNPAID INSURANCE BALANCES**

Patients may be requested to make full payment of unpaid balances when insurance payments are not received after 60 days from date of billing.

## **PRIOR UNPAID ACCOUNTS**

Prior to providing services, payment of prior outstanding accounts may be requested. Failure to pay this may cause refusal of future treatment until balance is paid in full.

## **DELINQUENT OR BAD DEBT ACCOUNTS**

Patients with unpaid delinquent accounts or accounts which have been written off to bad debt may be terminated from the practice.

## **THIRD PARTY LITIGATION**

Urgent and Family Care at Avery Ranch, LLP will not become involved in disputes arising from third party claims (i.e., automobile accidents, liability claims, etc.). In these, the patient will be responsible for payment and make their own claim to the involved third party for reimbursement.

## **REFERRAL FOR OUTSIDE COLLECTION**

Accounts which cannot be collected by the staff of Urgent and Family at Avery Ranch, LLP after normal in-house collection efforts and procedures may be referred to a collection agency, magistrate, or attorney for further collection action.

## **REFUNDS**

Overpayments will be refunded to the appropriate party, normally the insurance company or guarantor. Patients' refund will not be issued until all active or past due accounts are paid in full and all outstanding claims are fully processed. This process usually takes at least 30 days before refunds are issued.