

Longs Peak Family Practice Financial and Payment Policy

Welcome to Longs Peak Family Practice. The information below is intended to answer some of the common questions about our financial and office policies. We value you as a patient and strive to provide you with the highest quality of healthcare. Thank you for choosing us as your primary care provider. We are committed to providing you with quality and affordable health care. A copy will be provided to you upon request.

Co-Payments, Deductibles and Previous Balances

Payment for all services are due at the time services are provided. We accept cash, checks, Visa, Mastercard, and Discover. Longs Peak can keep credit or bank cards securely on file for those who wish to pay bills automatically using cards, but we will only require it for patients with outstanding balances.

- **If you are unable to pay your required *copay* and/or any *out-of-pocket costs* (depending on your deductible) on the day of service, a \$25.00 non-payment of copay fee will be charged** to your account, and we ask that you pay your balance before your next visit. Additionally, an additional \$25.00 non-payment fee will be assigned to your account for any unpaid balance at 45 days, at 60 days, then monthly thereafter.
- **Outstanding/previous balances are due upon receipt of any statement and/or should be paid in full by or at your next visit or within 60 days, whichever comes first.**
- If your account has a balance over 60 days you must pay it in full at the time further services are provided, in addition to the co-payment of balance incurred on the day of service.
- **If you are unable to pay your balance in full by 60 days, we REQUIRE you to set up an automatic payment plan (balance due over the next 60d in two equal payments) with a valid credit card on file.** You may set this up while you are in the office or over the phone.
- If you do not have a credit card or do not agree to pay your account balance that is over 60 days, you will receive a letter notifying you that we can only provide you emergency service for 30 days and you will not be able to schedule routine appointments, and that if your account balance is not paid in full within that 30 day period, we will no longer be able to provide you care. If this occurs, we recommend you find another physician. Outstanding balances will be turned over to collections at 120 days.
- If insurance has not paid your claim or responded within 30 days you become responsible for following up with the insurance company and the payment will be due from you.
- Office staff will phone you at 30 days, and again if a balance remains at 60 days, to ask that you address any outstanding balance on your account. We will ask that you leave a credit card on file and establish a payment plan if you cannot pay the balance that day.
- **Anyone may leave a credit card on file to pay their balance automatically when a bill is generated after the insurance company pays for covered services – we recommend this because it will save you from having to send or log a payment and us from having to call you.**
- Please note that your physician will be notified at the time of service of any outstanding account balances over 60 days, of the reason for the balance, and of the plan to pay it in full.

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 visit.

Missed appointments

Our policy is to charge for missed appointments not canceled within 24 hours prior to the appointment.

Payment and Billing Methods

We accept cash, checks, Visa, MasterCard and Discover. You may pay your account balance in-person at our office front desk, via phone call to our front desk, or online using the Payment button at LongsPeakFamilyPractice.com.

Insurance Plans

We participate in most insurance plans (Medicare – see below). All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license and **current valid insurance to provide proof of insurance**. If you do not have an insurance plan that we have a *contract* with, you will be responsible for FULL payment of all charges you have incurred at the time of your visit.

Medicare

Medicare requires we bill claims to them on behalf of our patients and we are happy to do so, but unless you have a supplement or secondary insurance that we are participating in or have a contract with, we will not accept assignment from Medicare. Therefore, if we are billing only Medicare and not a secondary insurance for you, you will be required to pay at the time of visit and Medicare will send any payments directly to you.

Returned Check Fees

There will be a \$35.00 returned check fee added to your outstanding balance if our bank returns your check to us, regardless of the reason. We will then require cash up front or a credit card on file as the only acceptable forms of payment.

Our practice is committed to providing high quality care for our patients. Our prices are representative of the usual and customary charges for our area. We do not make and are required to follow current coding rules and policies. Thank you for understanding our payment policy. Please let us know if you have any questions or concerns.

I have read and understand the payment policy and agree to abide by its guidelines:

Signature of Patient or Responsible Party

Printed Name of Patient or Responsible Party

Date

Expanded, Long Online Policy Explanations

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 visit. You also understand and acknowledge that you are personally responsible to pay **Longs Peak Family Practice in full on the day of service for services that your health insurer will not cover due to non-payment of your health insurance premiums.**

Missed appointments

Our policy is to charge for missed appointments not canceled within 24 hours prior to the appointment. Longs Peak has a reminder system in place to remind you of your appointment the day before you are scheduled. These charges are not covered by your insurance, will be your responsibility, and are billed directly to you. They must be paid in full before your next appointment. Please help us to serve you better by keeping your regularly scheduled appointment.

Payment and Billing Methods

We accept cash, checks, Visa, MasterCard and Discover. You may pay your account balance in-person at our office front desk, via phone call to our front desk, or online using the Payment button at LongsPeakFamilyPractice.com.

Longs Peak is converting to a paperless system and we are trying to keep costs down. We request that you provide us with a valid email so that we may establish a Patient Portal account for you. Your personal Patient Portal account will allow us to provide you bills and balances online and will allow you to submit payment securely online. You may opt to store a credit or bank card to take care of your bills and balances. You will be required to store a credit or bank card if you have outstanding balances or a history of non-payment. We will only mail paper bills or statements if you do not have or use a valid email.

Insurance Plans

We participate in most insurance plans (Medicare – see below). All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license and **current valid insurance to provide proof of insurance**. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim. If you do not have insurance, you will be responsible for you own claims (bills) on the day of service.

If you do not have an insurance plan that we have a *contract* with, you will be responsible for FULL payment of all charges you have incurred at the time of your visit. You will be given copies of your charges at the end of your visit for you to submit to your insurance company for reimbursement.

If you are insured by a plan we do business with, but don't have an up-to-date insurance card, payment in FULL for each visit is required until we can verify your coverage. Knowing your insurance benefits is your responsibility. Please have all the information you need to update our records for accuracy. Please contact your insurance company with any questions you may have regarding your coverage.

If you have an insurance plan that we are a participating provider or have a contract with, we will submit your claims as per our agreement with your insurance company. Although we may be a participating provider with your insurance company, there are times when claims are denied by your insurance company. **It is extremely important that we have the correct insurance information at each and every visit. Failure to notify us of any insurance changes may result in a denial of your insurance claim and all monies owed will be your responsibility.**

Coverage changes

If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. You may also visit the Patient Portal at LongsPeakFamilyPractice.com to update your insurance and personal information directly. If your insurance company does not pay your claim in 30d days, the balance will automatically be billed to you.

Claims submission

We will submit your claims to all insurance companies we are contracted with, and we will assist you in any way we reasonably can to help get your claims paid. If we do not contract with your insurance company you will be required to pay for your appointment and services at the time of services, and it will be your responsibility to submit all claims and services to non-contracted insurers.

Anytime your insurance company needs 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 party to that contract.

Nonpayment and Collections

- Please be aware that if a balance remains unpaid consistent with terms of the policy described above, we may refer your account to a collection agency and you and your immediate family members may be discharged from this practice. If this is to occur, you will be notified by regular and certified mail that you have 30 days to find alternative medical care. During that 30-day period, our physician will only be able to treat you on an emergency basis. All outstanding balances will be turned over to collections at 120 days.

Medicare

Medicare requires we bill claims to them on behalf of our patients and we are happy to do so, but unless you have a supplement or secondary insurance that we are participating in or have a contract with, we will not accept assignment from Medicare. Therefore, if we are billing only Medicare and not a secondary insurance for you, you will be required to pay at the time of visit and Medicare will send any payments directly to you.

Minors / Full Time Students

Parent(s)/Guardian(s) are responsible for payment of all charges incurred by a minor or full time student that are not covered by the insurance company. We will not be responsible for billing or collecting from another party, i.e. divorced or separated spouses. We also will be unable to send bills directly to your child at their school of residence.

Returned Check Fees

There will be a \$35.00 returned check fee added to your outstanding balance if our bank returns your check to us, regardless of the reason. Your account status with us will then be cash up front or credit card as the only acceptable forms of payment. Any unpaid returned checks and fees will be turned over to a Collection Agency of our choice.