



# Financial Policy

We realize that the financial aspects of healthcare can be confusing, and we will do our best to help make this as easy as possible. As long as we have accurate and current insurance information, we will file charges with your primary insurance company. It is therefore very important that you bring proof of coverage (ID Cards or insurance forms) to EVERY appointment.

## **Financial Responsibility**

You are fully responsible for charges not directly paid by your insurance company.

## **Insurance**

Insurance is a contract between you and your insurance company. We are NOT a party to this contract. We will bill your primary insurance company as a courtesy to you. If your insurance company delays payment or refuses to pay, you are responsible for the FULL AMOUNT due. If/when your insurance company does pay, we will promptly refund any money owed to you. Please note that PFM is not a Medicaid provider and cannot bill Medicaid.

## **Same-Day Self-Pay**

We are happy to provide services to patients without insurance and provide a Same-day Self-pay discount to help alleviate as much of the financial burden as we can. As the title indicates, this discount only applies when the full cost of the office visit is paid the same day services are rendered.

## **Co-pay**

Any co-payments required by your insurance company must be paid at the time of service. This is an insurance requirement. If your co-pay is not paid on the date of service, a billing fee will be charged.

## **Monthly Statements**

If you have a balance on your account that is no longer pending with an insurance company, we will send you a Patient Statement. It will detail your balance due. Payment is expected within 15 days. IF YOU HAVE ANY QUESTIONS ABOUT YOUR BILL, YOU ARE RESPONSIBLE FOR CALLING THE OFFICE. If we have to rebill you, a rebilling fee will apply.

## **Past Due Accounts**

After we have made reasonable attempts to collect on past due accounts, we will turn any uncollected balance over to a collection agency. Should your balance go unpaid, you understand that you will be held responsible for ALL fees involved with the collection of your account, including but not limited to collection fees, court costs, attorney fees, and interest. Balances will be reported to the major credit bureaus. The collection agency may decide to litigate the claim. In either instance, the fact you received treatment in our office may become a matter of public record.

## **Divorce**

In the case of divorce or separation, the parent authorizing treatment for a child will be responsible for the associated copay. If the divorce decree requires the other parent to pay all or part of the treatment costs, it is the authorizing parent's responsibility to collect from the other parent.

## **Workers Compensation**

We are not contracted for Workers Compensation Claims. You are responsible for payment in full at the time of service. We will provide you with the necessary receipts to turn in to your employer.

## **Motor Vehicle Accidents (MVAs)**

Your auto insurance is primary in MVAs. Because MVAs are not covered by health insurance as primary, we cannot file a claim with them. We are unable to file claims with your automobile insurance. You will be responsible for payment in full at the time of service. We will provide you with the necessary receipts to turn into your automobile insurance.

**Special Fees** We reserve the right to charge for the following services:

- Disability, FMLA & Miscellaneous Forms (Fee depends on extent of forms, \$30.00 Minimum)
- MVA Reports (Fee depends on extent of forms, \$30.00 Minimum)
- Copying Medical Records (Fee depends on amount of records, \$20.00 Minimum)
- Rebilling Fee (Charged each statement after 60 days)
- Collections Agency Collection Fees (Determined by Collections Agency)
- Returned Checks (Fee dictated by bank charge)
- Missed Appointments