

HEART AND VASCULAR ASSOCIATES, LLC

Patient Financial Policy

Thank you for choosing our practice. We are committed to the success of your medical care. Please understand that payment of your bill is part of this care. To help avoid misunderstandings, our financial policy is in writing. For your convenience, we have answered some commonly asked questions below. If you have further questions, please contact our billing department.

Do I need to bring my insurance card with me to every appointment?

Yes. New patients must bring their insurance card at the first appointment. Established patients should also be prepared to present their insurance card prior to receiving service. It is the patient's responsibility to inform the staff of any changes in their insurance coverage at each visit. **Failure to provide correct insurance information may result in the balance becoming patient responsibility.**

Do co-pays need to be paid at the time of my appointment?

Yes. According to your contract with your insurance company, all co-pays are to be paid at the time of service. Refusal to abide by this agreement may result in rescheduling your appointment until the copay can be paid as required. We accept payment by cash and check, or credit/debit card.

What if my check bounces?

If a check is returned for insufficient funds, or if payment has been stopped, you will be charged a \$35 fee in addition to the amount of the check.

What is your policy regarding missed appointments?

Patients who do not keep an appointment and do not call to cancel 24 hours or more before the scheduled appointment impact other patient's ability to obtain timely medical care. Therefore, patients who miss their appointments will be assessed a \$50 no show/no call fee. The no show fee must be paid prior to the patient's next appointment.

How am I to pay my portion after you bill the insurance?

Once we receive the Explanation of Benefits from your insurance company, we will bill you for the balance that you owe. That amount is due upon receipt of the statement. If you are unable to pay your balance in full, please contact the billing team to set up a payment plan. Patients enrolled in a payment plan and are compliant with monthly payments will not be subject to the collections process.

What if I do not pay my bill?

Accounts that are repeatedly ignored may be sent to collections. If this happens, you may have your credit adversely affected, and a collections status will be assigned to your account. Any future appointments will be scheduled with the expectation of payment on the outstanding balance PRIOR to the appointment. Ultimately non-compliance with payments will result in possible dismissal from the practice and you will be asked to find a new physician.

What happens if my account is in collections?

After multiple attempts through statements and letters, if there is no response from the patient, the balance will be turned over to an outside third-party collection agency. Collection attempts will continue through phone calls and letters, and ultimately without response from the patient this balance will be reported and will affect the patient credit rating.

What is my financial responsibility for services?

This varies with each insurance plan and patient. We suggest that you contact your insurance company for a detailed explanation of your copayments, coinsurance, and annual deductible requirements.

**Patient Financial Policy
Acknowledgement**

I have read, understand and agree to the above Financial Policy. I understand that charges not covered by my insurance, as well as applicable co-pays, deductibles and fees, are my responsibility. I authorize insurance benefits be paid directly to Heart and Vascular Associates, LLC and I authorize them to release any pertinent medical information to facilitate payment of a claim.

I have received a copy of this policy.

Signature of Responsible Party

Date

Printed Name

Patient Name (if different)