



## **FINANCIAL POLICY**

Thank you for choosing F.W. Huston Medical Center/Clinic for your healthcare needs. An understanding of our financial policies is important to maintain our professional relationship. This policy explains your obligations for payment. Please understand that payment of your bill is considered a part of your treatment.

### **Insurance and Co-pays**

We are a Medicare and Medicaid provider and have arrangements with several insurance plans. Please check with your insurance company to determine if we participate with your specific insurance plan, this is your responsibility. If your insurance plan has a co-insurance, deductible or co-pay due, we will collect this at time of service. We will also file the claim with your insurance company.

### **Payment Methods**

We accept payment by cash, check, Visa, MasterCard and Discover. There will be a \$30 surcharge for all checks returned from the bank to insufficient funds.

### **Overdue Balances**

All balances are due promptly after receiving a bill. If you are not able to pay the bill in full please call our business office to make a payment arrangement. Any unpaid bills/accounts will be turned over to a collection agency for collection, which includes credit bureau reporting. This could have an effect on your credit rating. Collection fees, interest, court costs and other customary collection costs may be added to the balance due.

### **Un-Insured / Out of Network Insured**

If you do not have health insurance or if our practice is out of network for your insurance plan, you will be asked to pay for services at time of service. We offer several payment plans to assist you with paying the bill off in a timely matter. Please call our business office to set up a plan.

### **Quick Pay Discount - For those with no insurance**

A 20% discount will be given if the account is paid in full at time of service.