

Imagine if you were an owner of a restaurant and a customer came in and requested your services. They are waited on by the waitress and are provided a menu of food items with the prices to order from. They then select several items off the menu and the waitress places the order to the cook. The cook then prepares their meal to their liking and they are promptly served. After finishing their meal they get up from their table and begin to leave the restaurant satisfied. In fact they are so satisfied with the overall service that was provided to them that they have decided to stop at the front counter and make reservations for the following week to come back and eat another meal at your restaurant. As they make their way to the exit they are stopped by the cashier who asks them to sign an 'IOU' slip if they are not going to pay for the services that were provided to them that day. The customer is agreeable but asks that you bill their company first and to send them, the customer, the bill for any remaining balance that wasn't paid by the company.

Later that day the restaurant owner sees the IOU slip signed by the customer and notices the reservation book with this customer's name listed for next week. The restaurant owner understands that they are responsible to pay their staff for the work that they did today and anticipates the work that they will be doing for this same customer next week which includes: the waitress who waits on the customer, the cook who prepares the customer's food, the cashier who generates the IOU paperwork, the dishwasher who washes the customer's dinnerware and utensils after he finishes his meal, the local grocer who supplies the food for the cook to prepare, the delivery driver who transports the food to your location from the local grocery store, the printer that prints the menu that the customer views prior to ordering their meal, not to mention the rent on your location, the utilities, etc.

The restaurant owner gives the IOU slip to the biller. The biller immediately sends out an itemized bill of the services the customer received on that day to the customer's company knowing that it could be up to 60 days or more before this company sends payment to the restaurant. Finally payment is received from the company and the biller applies the payment to the customer's IOU tab. The biller generates a customer statement noting what the company paid and what the financial responsibility of the customer has been determined to be. The statement is then mailed directly by the biller to the customer requesting prompt payment.

So what happens after the customer receives their billing statement? Well, it varies really. Some of the customers promptly settle their tab, others put a small dent in their bill but continue to grow their tab by continuing to make reservations for services, and others simply ignore your requests and stiff you out of money that you are owed. So what's the point to all of this? The point in this example is that a business of any kind, whether a restaurant or a professional practice needs to be paid for its services in a reasonable time if customers are to continue to received services. Unfortunately our practice has had a few dine-and-dash customers and customers that need to be reminded month-after-month with billing statements, phone calls and sent emails from our staff, etc. notifying them of their financial responsibility for a service that was provided to them 4, 6, 8 months ago or longer. So how does all of this impact you?

ATTENTION TO ALL PATIENTS

Due to the large amount of money that some of our patients owe to Confidential Care our office had recently decided to re-examine our current billing protocol and the terms of our financial policy. After thorough review and consideration our office had determined that immediate changes were needed to both our billing and collection practices. Some of these changes are noted below.

Details on our Billing Protocol, Financial Policy/Agreement, Pre-Authorized Credit Card Form, and Payment Plan can be viewed on our website: www.confidentialcare.org

- No longer will we bill all insurance companies on behalf of the patient.
- No longer will monthly billing statements be sent to our patients' month-after-month-after-month requesting payment for services that were rendered to them.
- No longer will our staff make phone calls or leave phone/email messages to our patients requesting payment on an overdue account.
- No longer will we allow an account to go over 60 days without considering it delinquent and turning the account over to Valley Collection Agency. (Please note you will be responsible for any collection cost or legal cost associated with collections in the event that your account becomes delinquent)

If the provider you are scheduled to see is a 'preferred provider' (one that has a contract with an insurance carrier to provide select services at a specified reimbursement rate for its members) Confidential Care will bill the insurance company on your behalf for any reimbursable services. You will be responsible to cover any fees that your insurance company considers to be your responsibility. (co-pays, co-insurance, deductibles, etc.)

Preferred Providers for the following insurances:

Kristina: Aetna, BC/BS, Tricare, TriWest/Veteran's Choice

Natasha: Aetna, BC/BS, (& is currently in the process of being credentialed with Tricare)

Some insurance companies will reimburse 'out-of-network' providers, but at a reduced cost. If we are currently billing your insurance, we will continue to do so as long as your account is not over 60 days past due.

This is the step-by-step billing process:

1. Service(s) are provided by the provider to the patient (claim is generated)
2. Our billing department will send this claim to your insurance company on your behalf. Consequently it will delay our providers in receiving any reimbursement for up to 2 months or longer from your insurance carrier. Now when you factor in the time that it may take to collect the patient's portion of financial responsibility on this claim, which can take an additional 2 or 3 months, and in some cases much longer or not at all, it can be 4 to 6 months past the date of service when this claim is at a zero balance and the provider is fully paid for the services that were provided to you.
3. After your insurance company processes the claim both Confidential Care and the patient will receive what is called an EOB or an 'explanation of benefits' – listed on the EOB is the amount of reimbursement your insurance company paid on this claim to Confidential Care and what amount, if any, is your financial responsibility.
4. You will receive your first billing statement from Confidential Care noting what your insurance paid toward the claim and what amount is your financial responsibility to Confidential Care.
5. The pre-authorized credit card form has been implemented at Confidential Care for the purpose of ensuring that our providers are paid within a reasonable amount of time after your insurance company has processed the claim and has determined what amount is to be your financial responsibility to Confidential Care. No longer will our providers be delayed payment several months after it has been determined by your insurance company what your financial responsibility is to Confidential Care. Please see attached pre-authorized credit card form for further details on the 2 options available. We will also gladly answer any questions that you may have if needed.
6. If you do not wish to utilize the pre-authorized credit card form or if we are not contracted with your insurance carrier and you do not have out-of-network benefits that we are currently billing, you will have to pay out-of-pocket for the visit. A 'Superbill' claim form will be provided to you at check-out at the end of your appointment and will include all of the information that you will need to submit the claim directly to your insurance company for reimbursement.

We understand that some of our patients may not agree with our new billing and collection practices and may choose to obtain services elsewhere. We fully understand if that is your decision. Our staff will work with you to have your records transferred to a provider of your choice.

Please understand that as our practice builds we can no longer afford to allocate an abundance of our time and energy chasing uncollected balances, utilizing our support staff to contact patients requesting payment, or wasting funds on office supplies and stamps to mail monthly statements that are disregarded month-after-month by some patients.

Thank you for your understanding in this matter,

Confidential Care

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