

FREQUENTLY ASKED QUESTIONS

Regarding Our Financial Policy

Q: Is this something new? I've never had to do this before.

A: Due to the number of high deductible health plans and higher patient co-insurance benefits, this has become necessary at our organization. Please keep in mind, we will not charge your card if you do not owe anything.

Q: How much are you going to charge my card?

A: We will charge your card the amount that your health plan determines is your responsibility. We are happy to set up a payment plan if needed.

Q: Will you send me a bill to let me know what I owe?

A: You will receive a statement 20 days before your card is charged. After your appointment, you will receive an explanation of benefits (EOB) from your insurance that will confirm your payment responsibility. Our billing company receives the same letter within 7-30 days following your appointment. They will review each EOB carefully and charge your credit card with the amount that is determined by your health plan to be your responsibility.

Q: What is a deductible? How does it affect me?

A: First, contact your health plan to determine if you have a

deductible and the exact amount of the deductible.

*An annual deductible is the dollar amount you must pay out of pocket during the year for medical expenses before your health plan begins paying.

For example, if your health plan has a \$500 deductible, you must pay the first \$500 of medical expenses before your health plan begins to pay for any services.

This is similar to the deductible for your car insurance or homeowner's insurance.

Q: When does a deductible begin?

A: Your deductible begins annually at the start of your health plan year. Health plans can start on any date. Typically they begin on either January 1st or July 1st.

Q: How will I know when my deductible has been met?

A: You may find out when your deductible has been met by calling your health plan at any time. You will also find this amount on your EOB. Some health plans enable patients to view this information online

Q: What happens if I do not have a credit card?

A: If you do not have a credit or debit card, we can accept a \$150 deposit at check-in before your appointment.

Q: What happens if I need to dispute my bill?

A: We will only charge you the amount determined by your health plan in your EOB. However, we will work with you if there has been a mistake on your bill, and refund you the necessary amount to correct any error.

Q: I've always paid my bills on time. Why do I have to give you a credit card?

A: To be fair and consistent to our patients, we are implementing the new policy with a comprehensive approach.

Additionally, we want all of our patients to benefit from this new policy, which simplifies how you pay medical bills.

Q: I do not have a deductible/I have dual plans. I will never owe you anything. Do I still need to give you a credit card?

A: Due to the complexity of health plans, patients are not always aware of a payment responsibility. Additionally, changes to health plans happen often, which can make you responsible for payments without your knowledge. So we ask all patients to save a card on file to ensure we are prepared in the event they do have a payment responsibility.

Q: Who can I talk to about this policy? I do not want to participate.

A: I can answer any questions you have – or any staff member in our billing department can also answer your questions. We understand this is a new policy that may be unfamiliar to you. However, it is similar to the process you experience to check in to a hotel or rent a car.

Please let our staff know if you have any additional questions or concerns.

We will be happy to assist you.

