

# Capital Internal Medicine Associates P.C.

## Financial Policy

**All co-payments, deductibles and fees for non-insured services are due at the time of your appointment.** Failure to pay your co-pay at the time of service will result in a billing administration fee in addition to the co-pay payment, and/or we may ask you to reschedule your appointment.

**There will be a missed-appointment charge if you fail to cancel your appointment within 24 hours prior to your appointment.** Weekends and holidays do not count in the 24 hours (i.e. calling Saturday or Sunday to cancel a Monday morning appointment results in a charge. Monday appointments need to be cancelled by Friday to avoid a charge). When you miss an appointment or cancel late, it denies another patient the opportunity to be seen, and the practice still bears the financial burden of rent, utilities, staffing, etc. This fee is not billable to insurance companies and will remain your responsibility. This policy helps us keep our fees as low as possible, especially for our uninsured patients.

**There is an administrative fee for completing forms that take our providers away from providing care** to other patients, such as DMV, sport physicals, FMLA, leave of absence etc. Most forms require five to six working days to research your information and complete the form. Some forms may require you to be seen. You will be called when the form is complete and ready for pick up. If you have questions regarding a form or fee please ask the front desk personnel.

### **Insurance and Health Plans**

We will bill insurance carriers for you and collect their portion as a courtesy to you. You are ultimately responsible for all professional fees regardless of your insurance coverage status. Your insurance benefits are ultimately a matter between you, your insurance carrier and your employer, we are not party to that contract. **We are providers for: Aetna, Medicare, Blue Shield, Cigna, Health Net, Pacific Care, Tricare, UHC, BCN and many others; you may call your insurance company to verify participation with the physician you choose here at CIMA.**

Please note that some physicians within our practice periodically must close to new patients in order for us to best serve our current patients.

### **Auto Accidents and Personal Injuries** (i.e. lawsuits)

If your problem is due to an auto or other injury please let us know immediately so that the correct insurance information can be generated for you. **Since your injuries may involve different insurance companies with whom we are not providers, payments for medical care for auto accidents or personal injury (lawsuit) remain your responsibility.** We can provide you with copies of reports and paperwork required for a minimal fee. We do not accept liens. We will suggest specialists or testing based on medical necessity in our opinion. It is your responsibility to find the X-ray, lab, specialist, chiropractor, acupuncturist or other specialist that will accept your insurance. Please call your insurance company, or the specialist to whom we refer you, with any questions about coverage. If these policies are not acceptable to you, you will need to find a different doctor for your auto accident or personal injury claim, though we can still see you for your other regular medical needs.

**Workers Compensation** Our practice provides care for Workers Compensation cases please remember that payment for these services remains the patient's responsibility.

**Self-Pay No Insurance** All charges are due on the date of service; you will be asked to pay at check out. We offer a reduced fee schedule for patients with no insurance. You will be required to sign a waiver. If you are unable to pay for the entire amount a payment plan will be arranged for you.

**Bad Checks or NSF Fees** If you attempt to pay CIMA with a bad check you will be given 7 days to provide payment in another form. If payment is not received within that time frame a fee of \$25 will be added to your account. If you do not pay this in 15 days you will be reported to the Attorney Generals office for further collection of the debt. At this point you will no longer be able to utilize this form of payment for future visits at CIMA or its affiliate offices.

**Proof of Insurance** All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license and current valid insurance to provide proof of coverage. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.

**Patient/Guarantor Credit's** account credits will be retained on account to be credited toward future balances unless a written request for refund is received.

**We are currently closed to new Medicaid patients, except for family members in the same household as current patients, or current patients converting to Medicaid. However, our "Residents Clinic" is accepting new Medicaid patients.**

If you have a question about a bill you received from CIMA, please call our billing office at 517-372-3985 or ask at the reception window. **You must provide us with your health plan card and/or all information necessary for us to bill your insurance carrier, or the fee for your visit will be due at the time of your appointment.** You may need to obtain pre-authorization from your carrier in order to avoid unnecessary cost to you for care that may not be included in your plan. We cannot possibly keep track of all the insurance company changes every year. Please familiarize yourself with what your plan coverage is, or contact your personnel department or insurance carrier with any questions or concerns you may have about benefits .

**I have read and understand Capital Internal Medicine Associates P.C. financial policy and agree to abide by this policy.**

Signature: \_\_\_\_\_ Relationship to Patient \_\_\_\_\_

Printed Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_