

Financial Policy

We appreciate you choosing Urology Associates of Green Bay, SC as your Urological healthcare provider. Our healthcare team is committed to providing you with quality medical care.

We understand insurance, billing and financial matters can be complex, which is why our practice team is here to help. We are committed to providing you with the information and resources needed to help understand your bill, how we work with your insurance and our financial policy. It is our goal to provide you with an optimal patient care experience and to make your visit as convenient and stress-free as possible.

Because insurance coverage varies, it is important you understand your individual health plan coverage and what it covers, including deductibles, coinsurance and copays. We recommend you call the customer service number on the back of your insurance card, or contact your employer's benefits department, to verify your coverage or address questions regarding your health insurance plan. Our team will work with your insurance company to confirm eligibility and coverage for services we provide.

If you have questions about your bill and what is covered by insurance, please contact us at: Business office hours Monday-Friday, 8:00am to 4:00pm. Our business office can be reached at (920) 433-9400.

Please read the following financial policies and information carefully when scheduling your office visits or surgical procedures.

Patients will need to satisfy the following conditions in order for us to schedule your surgical procedure, treatment or injection and office appointment. We accept cash, personal checks and credit cards, Master Card, Visa, Discover and American Express as payment for care and services.

1. Office Appointments: Prior to us scheduling your office appointment, you will need to make payment arrangements to pay any outstanding balances you may owe to us at that time.

2. The amount you will be required to pay will be determined based upon your individual insurance plan. This will include any deductibles, co-payments and co-insurance which your insurance carrier indicates you will owe. In addition, you will be required to make arrangements to pay any other outstanding account balances with Urology Associates of Green Bay, SC.

- **Insurance coverage:** For patients with health insurance coverage, Urology Associates of Green Bay, SC will submit a claim on your behalf to your insurance company. Prior to your visit, we will also verify your member eligibility and cost share responsibility with your insurance company. Please understand, all charges are ultimately your responsibility.
- Co-Payments: <u>Payment is required at time of service</u>.
- Self-Pay Patients with No Insurance Coverage: Patients who do not have insurance coverage or who desire services in office and are not covered by their insurance plan are considered self-pay. <u>Self-Pay Patients will be required to pay a fee of \$300.00 up front at the time of your visit and this will be applied towards you charges.</u>
- Self-Pay Patients with No Insurance Coverage: Patients who are in need of non-emergent or elective surgical procedures will be required to pay <u>100%</u> of the treatment upfront prior to scheduling the procedure.

• <u>There will be a \$35.00 fee applied to all NSF checks.</u>

Referrals: Some insurance plans may require you to have a referral from your primary care physician to see specialists such as an urologist. Patients are required to obtain referrals from the primary care physician office prior to scheduling an appointment with a Urology Associates of Green Bay, SC provider. Please check with your individual health insurance plan to see if a referral is necessary and contact our office with questions.

Copayments, Coinsurance, Deductibles and Outstanding Balances:

- Copayments, or copays, are the fixed amount you pay for a healthcare service as determined by your individual health insurance plan.
- Coinsurance is your share of the cost of the service received as determined by your individual health insurance plan. You pay a stated percentage of medical expenses after the deductible amount, if any, is satisfied.
- A deductible is the amount you pay before the insurance company starts to make payments for your covered medical services. This amount is determined by your individual health insurance plan. Plans may have both individual and family deductibles.
- An outstanding balance on your account is the amount not covered by your insurance coverage and is your responsibility. This amount is determined by your individual health insurance plan.
- In the case of a divorce, the parent bringing a dependent child in for services will be responsible to pay the copayment for that date of service and any balance that may be on the account, regardless of the divorce decree.
- Any unpaid balance over 60 days without a payment agreement is considered in bad credit standing.
- You are financially responsible for the timely payment of your outstanding bill per our financial policy. You will be responsible for any and all collection agency fees up to 33.33% of the amount placed with the collection agency. In the event we seek legal action for collection on your account, you will be responsible for any and all fees associated with court costs, garnishments, and/ or attorney fees.

Patient Refunds: If you have overpaid your estimated patient responsibility (co-pay, coinsurance or deductible) we will process your refund and send you a check for a refund after the claim has been processed by your insurance company.

Major Insurance Plans are accepted by Urology Associates of Green Bay, SC. If you have questions or concerns, please contact your individual insurance carrier.

Urology Associates of Green Bay, SC takes pride in our patient's healthcare needs for this reason; if you fail to show for a scheduled appointment, you will be billed <u>\$30.00</u> for that appointment unless a 24-hour notice has been given.

Thank you,

Urology Associates of Green Bay, SC

By Signing Below, I Agree to the Terms Provided:

Signature: _____

Date: _