

## **WOMEN'S CLINIC, LTD FINANCIAL POLICY**

Women's Clinic, Ltd. financial policy has been adopted to inform you of our expectations for reimbursement for medical services received at our practice. You should know that regardless of your insurance coverage, **you are always responsible for making sure your medical bills are paid promptly and in full.** Women's Clinic, Ltd. cannot accept full responsibility for collection of your insurance claim or for negotiating a settlement on a claim.

If your account has an outstanding balance, you will receive a statement each month. It is expected that you make full payment for this monthly billing.

### **Co-Payments, Co-insurances and Deductibles:**

The patient is expected to present an insurance card at each visit. All co-payments, co-insurances, deductibles and past due balances are due and payable at check-in. If you cannot pay, you will be asked to reschedule your appointment.

### **Self-Pay Accounts:**

Self-pay accounts are patients who present without referrals, unverified accident cases, patients without insurance card on file or patients who have no insurance coverage. It is expected that payment is required at the time of all services, including surgeries, laboratory work, and infertility services. Office charges will be collected at checkout.

### **Non-Participating Insurance Plans:**

Patients with insurance coverage through a company that Women's Clinic, Ltd. does not participate with, we will continue to submit your claim to most non-participating insurance companies. **However, any remaining balance after the insurance payment is your responsibility.**

### **Referrals:**

If your insurance has designated a primary care physician (PCP), you are required to have prior authorization from your PCP prior to your office visit. If this authorization is not provided, you will be asked to reschedule your appointment or pay for the visit at the time of service.

### **Past Due Accounts:**

Any time a payment is not received during the last 30 days, your account is considered past due. If you are having trouble paying your bill, we can arrange a payment plan for you via a credit card only. Payment plans will have a maximum duration of 12 months. Accounts more than 60 days past due, will be turned over to a collection agency. Your unpaid collection accounts will be reported to a credit bureau and you will be dismissed from the Women's Clinic practice.

### **Disability Forms: (or any other applicable documents)**

The policy for the staff/physician to complete disability forms and all other forms pertaining to work/insurance/ or patient condition, require a \$10.00 fee per form. This is to be paid prior to the completion of the form. Documents will not be completed if payment has not been received. Disability forms will take approximately 7-10 business days to complete.

### **Patient Refunds:**

The following criteria must be met prior to issuing a patient refund: the patient does not have any future appointments scheduled; there are no outstanding insurance claims on the patient's account, and there are no outstanding patient balances on the account.

By signing this document, you are authorizing Women's Clinic, Ltd. to bill the insurance company and/or send medical records if requested by the insurance carrier.

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Patient's Signature

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Date