

RALEIGH ENDOCRINE ASSOCIATES

Insurance and Payment Policy

Update Effective January 1, 2019

Due to the number of new plans available on the market and the constant changes in insurance carrier policies, Raleigh Endocrine Associates will not guarantee insurance coverage or payment for any service. Patients are responsible for understanding their own coverage, co-pays, co-insurance, deductibles and any referral or pre-authorization requirements.

PATIENT RESPONSIBILITIES:

- At each visit, you will provide your current and correct insurance information. You will be asked to show your current insurance card at every visit. New patients will also need to show a valid government-issued photo ID. New patients who do not have a card will be asked to pay in full at the initial visit. Existing patients with insurance who do not present a card will be asked to sign a waiver accepting full responsibility for any charges related to services provided on that date. Claims rejected due to incorrect or incomplete information provided by the patient will be the patient's responsibility.
- If you have an insurance that requires a referral, you will need to present a printed copy of the referral at check-in. If you do not have your referral, you will be asked to sign a waiver accepting full responsibility for any charges related to services provided on that date.
- Your specialist co-pay is expected in full at the time of service, as well as any co-insurance payments or deductible remaining for the current calendar year.
- If your insurance fails to pay your claim for any reason, you will be responsible for contacting your health plan for payment inquiry.
- You will be notified of all balances unpaid by your insurance. All unpaid balances will be sent to collections 90 days from receipt of the explanation of benefits. **Raleigh Endocrine Associates reserves the right at any time to suspend appointments, or refer you for care elsewhere for non-payment.**

APPOINTMENTS: Patients are seen by appointment only. We realize your time is valuable and we do our best to honor your appointment time; however, unforeseen emergencies and delays may occur.

CANCELLATION FEES: All cancellations require 24 hour advance notice to avoid any charges. Patients will be required to pay all no show/cancellation fees prior to any rescheduling.

- Same-day cancellations and no-shows for new patient consultations and established re-consultations will be charged a **\$100** fee.
- Same-day cancellations and no shows for follow-up visits will be charged a **\$75** fee.
- Due to the inability to fill same day slots and the corresponding costs associated with open schedules, Raleigh Endocrine Associates reserves the right to suspend appointments for multiple same day cancellations or no shows.

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SELF-PAY AND NON-PARTICIPATING INSURANCE:

- All patients without insurance are expected to pay in full at the time of service without exception. We accept cash, check, Visa, MasterCard, Discover, and American Express.
- Non-contracted insurance plans are considered non-participating and will be processed as out-of-network. All charges will be subject to deductibles and out of network benefits, if any.
- All claims will be filed as a courtesy, to all insurance companies when presented with a current and valid insurance card.

RETURNED CHECKS: Returned checks are subject to a **\$30** service fee.

MEDICAL RECORDS & FORMS: There is a **\$30** fee for medical records. Medical forms that require physician completion and signature, and specially requested letters are subject to a fee of \$20 to \$60.

PHONE SERVICES: Physicians may need to contact patients, family members or others which could result in additional charges which are not covered by insurance. These charges typically bill at \$30-60 per call, based on length and complexity.

BILLING OFFICE: For all billing inquiries call **919- 442-2406**.

Insurance Coverage Information- Primary:

Company Name: _____ Policy #: _____ Group: _____

Subscriber Name _____ DOB: _____ Relationship to Patient: _____

Insurance Coverage Information- Secondary:

Company Name: _____ Policy #: _____ Group: _____

Subscriber Name _____ DOB: _____ Relationship to Patient: _____

I have read, understand and agree to this Financial Policy. The information I have given is correct and accurate to the best of my knowledge. I hereby authorize Raleigh Endocrine Associates and its providers to bill my insurance as given and collect payment directly from my insurance for any and all services provided by Raleigh Endocrine Associates. I hereby guarantee payment to Raleigh Endocrine Associates and its providers for any and all services rendered in the event insurance does not cover all fees.

Print Name of Patient/Responsible Party

Signature of Patient/Responsible Party

Date

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Credit Card on File Program

Update Effective: February 1, 2019

Go Paperless! Raleigh Endocrine Associates is pleased to provide the convenience of a Credit Card on File program for our patients. This is a new way for you to pay your balance without receiving paper statements from us. You will still receive your Explanation of Benefits (EOB) from your insurance company showing what you owe according to your insurance contract.

FAQ

What is Credit Card on File (CCOF) program? CCOF is a system where we keep credit card information on file with a PCI compliant third party to process balances. The credit card information is NOT kept on file here in our office or on any of our computers. We use a gateway that is completely HIPAA compliant as required by law. Once we receive the EOB for the services you received, we will process the balance owed to us. We will access the third party to process a payment.

How does it work? At check-in, we will still collect payment for your regular co-payment or co-insurance amount. We will not usually know the exact total amount that you owe us until we receive the Explanation of Benefits (EOB) from your insurance company, which is usually several weeks later. That's when we will charge your credit card for the balance owed, if any. The amount we are collecting is the same amount that you would ordinarily receive a bill for in the mail. The difference is that you will not have to call into the office or write a check to make a payment. It will not cost you a stamp or the time to mail the payment.

How will I know how much you are going to charge me? You will receive a letter in the mail from your insurance carrier that explains the cost for your office visit, how much they pay, and how much you pay according to the terms of your plan. This is called your Explanation of Benefits, or EOB. We receive the same letter that you do. It arrives 15-30 days after your charges are filed. We look at each EOB carefully and see what your insurance has assigned as patient responsibility. This is the same way we would normally determine how much to bill you via mail.

What if I can't afford the whole balance? Raleigh Endocrine Associates will set the maximum initial charge to \$300.00. If the balance on the Explanation of Benefits exceeds \$300.00, you will receive a courtesy call prior to the card being charged the excess balance. If you need to make partial payments over several months, CCOF will conveniently provide this option. You will be required to sign a CCOF payment plan authorization, setting the amount per month that will be applied automatically using the credit card on file. Payment plans will be set at a maximum duration of six months for high balances.

