

## Castle Pines Family Practice & Urgent Care Financial Policy

Castle Pines Family Practice & Urgent Care, believes that in the interest of good health care practices, it is best to establish a patient account policy between our patients and ourselves in order to avoid any misunderstandings. Our Account Representatives will be glad to discuss your account with you at any time. We expect you to show us the same consideration as you do your other creditors, and to be honest and forthright regarding your financial responsibility.

**Commercial Insurance Payment:** Castle Pines Family Practice & Urgent Care will bill your in network insurance for today's service however you will be responsible for any copay, coinsurance, and/or deductible due at the time of service. In addition, your insurance must be verified in advance of the visit. If we are not able to verify your insurance, you will be required to pay for the visit in full at the time of service. Please be prepared to show your insurance card and driver's license at your appointment. We will provide you will a receipt to submit to your insurance company. We will not bill out of network insurance companies.

**Insurance Coverage:** Castle Pines Family Practice & Urgent Care makes a reasonable effort to know which insurances are in and out of network, as well as which are covered services or not, **it is ultimately the responsibility of the patient**. It is recommended that you check with your insurance to make sure we are in network, and that any services recommended or received are covered under your benefits.

**3rd Party:** We do not file any insurance with your Automobile Insurance Company, or any other third party, (insurance company, employer, attorney, separated spouses, etc.) for purposes of obtaining payment. We will make every effort to provide you with proper documentation for you to receive reimbursement from those parties such as a claim form, a statement, or a report. We do not accept Letters of Guarantee or other promises to pay.

**Self Pay Patients:** Castle Pines Family Practice & Urgent Care offers a transparent and affordable option for patients who wish to **pay for services in full and at the time of service**.

Self Pay Patients are defined as follows:

- Those patients without insurance coverage
- Those patients with insurance, but who are considered "out of network," and do not wish to bill for out of network benefits.
- Those patients with commercial insurance but choose not to file a claim.

*\*Note, you must notify the office staff as to your status, prior to your visit.*

**\*\* Patients who have a government sponsored health plan (Medicare, Medicaid, Tricare) are not eligible for self-pay.**

**Forms of Payment:** We accept cash, check, Debit/Check Card, MasterCard, VISA, American Express and Discover. We also accept FSA, HSA, and other similar accounts. If you are unable to meet your financial obligation at the time of service, we offer a payment plan option for specific situations.

**Payment Plans:** For patients with difficulty paying their balances, Castle Pines Family Practice & Urgent Care offers a standard payment plan for those balances that are \$300.00 and less; \$100.00 down and \$50.00 a month until the balance is paid in full. For balances greater than \$300.00, please contact the billing manager for more information.

**Returned Checks/Declined Credit card:** If you elect to pay with a check at the time of service, and the check is returned, the full guarantor balance, along with a \$33.00 returned check charge, will be applied. If at any time your card/account is declined, you will be responsible for updating your account with a valid credit card or bank account. If any payments are missed or passed due at the time of updating the account. Those charges will be processed to bring the account up to date. Castle Pines Family Practice & Urgent Care will not be held responsible for any overdraft charges or additional fees incurred by the patient.

**Patient Balances:** Balances are the responsibility of the guarantor on the account. Castle Pines Family Practice & Urgent Care will file claims with your in network insurance company, any portion that is due from the patient, will be billed and prompt payment is expected. "Self Pay" patients are expected to pay balances at the time of service, except when special arrangements have been made with the billing department.

**Patient Balance Statements:** Castle Pines Family Practice & Urgent Care will send three statements regarding patient balances. If a payment is not received within 35 days, a second statement will be sent. The third statement will be sent 70 days after the first statement. If 90 days passes after the first statement, the account will be placed into Collections.

**Collections:** We currently use an outside company to assist us in collecting past due balances. It is important that patients keep up with statements and account balances and discuss any problems you may have satisfying your account with our Account Representative. After the 90 day period since the first statement, the account will be sent to our collection agency. You will be responsible for any additional fees incurred as a result of the collections process. This may include, but is not limited to fees, interest, court and attorney fees. Once sent to collections, you (and your family when applicable), will be dismissed from the practice, pending payment in full or the ontime regular payment on a payment plan.

**Refunds:** For credits that are \$40.00 and under, a credit will be left on the account to be applied towards future copays/deductibles/coinsurance and other balances. If you wish to receive the amount as a refund, please submit your request, in writing, along with any supporting documentation. For approved refund requests, and balances greater than \$40.00, a refund check will be mailed within 90 days. Unclaimed credits, left on the account for greater than five years, will be turned over to the State of Colorado, per the Unclaimed Property Laws.

**Late Cancel / Missed Appointments:** Castle Pines Family Practice & Urgent Care asks that you give at least 24 hours notice when canceling appointments. For appointments canceled under 24 hours, or appointments missed without prior notification, a fee of \$25.00 will be applied to each occurrence, starting with the second occurrence. After the third occurrence, the account will be reviewed for dismissal from the practice.

**OB/GYN Patients:** Castle Pines Family Practice & Urgent Care is considered a specialist, as such, if you have a copay, your specialist copay may apply and may be different than your primary care copay. If your copay is not listed on your card, please call your insurance to verify the amount. Unless provided different information, we will collect the specialist copay at your visit.

**OB Patients:** We recommend that you are aware of your specific OB coverage. While our billing department will be talking with you in the next few months, you should be aware of your coverage and participating hospitals for your delivery. By law we must comply with the arrangement you have between you and your insurance company. To avoid any conflict or misunderstanding, you must fulfill the requirements listed above, or you may be responsible for a substantial medical bill from us, the hospital, labs, or other healthcare providers related to your care and treatment. If your insurance company does not cover 100% of your maternity care and/or delivery, then we require that you make payments throughout your pregnancy, so that you will not be faced with a large remaining balance. For your convenience we set up a customized payment plan, not only based on your insurance benefits, but also to meet your financial needs. Please contact our office with any questions, issues or concerns.

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Signature of patient or responsible party

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Date