

Upstate Cardiology, PC
215 Summit Street
Batavia, NY 14020
585-343-3205 office

Financial Policy

We are committed to providing you with quality and affordable health care. Because some of our patients have had questions regarding patient and insurance responsibility for services rendered, we have been advised to develop this policy. Please read it, ask us any questions you may have, and sign in the space provided. A copy will be provided to you upon request.

Insurance. We participate with most insurance plans, including Medicare. If you are not insured by a plan we do business with, payment in full is expected at each visit. If you are insured by a plan we do business with but don't have an up-to-date insurance card, payment in full for each visit is required until we can verify your coverage. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

Medicaid: If you have Medicaid as a primary or secondary insurance, please be advised that if Medicaid notifies us that your coverage was not in effect the day of your appointment, **you are responsible** for any balance to your account

I understand and agree to this term: **Initial:** _____

Co-payments and deductibles. All co-payments and deductibles must be paid at the time of service. **This arrangement is part of your contract with your insurance company.** Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment at each visit. Balance in full is due within 30 days from date of appointment.

ALL balances due on your account is to be paid when you check in for your current appointment, that balance will be paid in full prior to your visit that day.

Non-covered services. Please be aware that some – and perhaps all – of the services you receive may be non-covered or not considered reasonable or necessary by Medicare or other insurers. If your insurance tells us the above, you must pay for these services in full.

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 insurance. If you fail to provide us with the correct insurance information in a timely manner, you will be responsible for the balance of a claim.

Claims submission. We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.

Coverage changes. If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in 45 days, the balance will automatically be billed to you.

Self pay: Payment of 50 % is due at the time of your appointment. Balance in full is due within 30 days from date of appointment.

Nonpayment. If your account is over 90 days past due, you will receive a letter stating that you have 30 days to pay your account in full. Partial payments will not be accepted unless otherwise negotiated. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency and you may be discharged from this practice. If this is to occur, you will be notified by letter that you have 30 days to find alternative medical care. During that 30-day period, our physician will only be able to treat you on an emergency basis.

Missed appointments. Our policy is to charge \$40.00 for missed appointments not canceled within a reasonable amount of time, of 24 hours. These charges will be your responsibility and billed directly to you. Please help us to serve you better by keeping your regularly scheduled appointment.

Returned checks: Returned checks are subject to a \$40.00 service charge. In the event of a returned check, we will only accept cash or credit card.

Our practice is committed to providing the best treatment to our patients. Our prices are representative of the usual and customary charges for our area.

Thank you for understanding our financial policy. Please let us know if you have any questions or concerns.

I have read and understand the financial/payment policy and agree to abide by its guidelines:

Signature of patient or responsible party/Date _____

10/2019