

Northwest Women's Healthcare is committed to providing you with the highest quality medical care. Because patients are ultimately responsible for the charges associated with their care, even when insurance is in place, you may find the following information helpful. We realize you have choices for your medical care and appreciate you choosing Northwest Women's Healthcare.

PATIENT RESPONSIBILITIES

You can help ensure an efficient experience by assisting with the following:

- Providing us with your picture identification, insurance card, and social security number to enable us to submit your claims timely and accurately.
- Provide complete primary and secondary insurance information, and coordinate benefits by contacting each insurance plan.
- Knowing your insurance benefits and limitations.
- Ensuring there is an authorization for our providers to treat you if it is required by your insurance, including obtaining a referral.
- Providing us with copies of any pertinent medical records, including tests (MRI/CT/US) and x-rays.
- Paying your estimated portion of the charges at the time of service.
- Paying any additional amount owed when due.
- Providing us with at least 24 hours advance notice should you need to cancel or reschedule an appointment.

INSURED PATIENTS

We will bill you primary and secondary insurance carrier in a timely manner. If you are disputing payment with your insurance carrier or have a balance over \$100.00 with us, you must notify our business office and make payment arrangements.

Co-Pays/Deductibles/Co-Insurance*: Please be prepared to pay for your portion of the charges on the date of service. Office procedures (e.g. NSTs, US, scopes, tests) will be billed separately from the office visit.

**Please note that co-payments, co-insurance and deductibles are a contractual agreement between you and your insurance carrier. We cannot change or negotiate these amounts.*

Surgery: If surgery is indicated, a pre-payment of physician fees is required for all elective, nonemergent procedures prior to the surgery being performed. Your out-of-pocket cost is estimated based on your benefits and our fees.

Non-Participating Insurance: If we do not participate in the insurance you have, payment in full will be due on the date of your service, and we will file a claim to your insurance as a courtesy. Any overpayment will be refunded back to your original form of payment.

UNINSURED PATIENTS

Office Visits: Payment in full is due on the date of service. For visits and services paid in full at the time of service, we offer a 10% discount (see exclusions below). Office procedures (e.g. US, NSTS, scopes, tests) will be billed separately from the office visit.

Surgery: For uninsured patients having surgery, we offer a 10% discount when charges are paid before or on the day of service (see exclusions below).

Exclusions: The discounts referenced above do not apply in cases of cosmetic procedures, device purchases (e.g. IUDs, Injectables, dilators, pessary), motor vehicle accidents, third party insurance claims, or in other cases when the patient may be reimbursed in full.

Private pay patients who receive retroactive Medicaid coverage need to immediately notify our business office.

MOTOR VEHICLE ACCIDENTS (MVA) INSURED AND THIRD PARTY PATIENTS

We do not extend discounts for MVA-insured accidents, third party insurance claims or in other cases when patients may be reimbursed in full. We regret that we are not in a position to confer with attorneys or defer payment obligations while a case settles.

OTHER CHARGES

No Show: Please provide us with at least **24 hours** advance notice if you need to cancel or reschedule an appointment. We may charge a fee for missed appointments.

If you need to cancel or reschedule an appointment and an **interpreter** has been scheduled, please provide us with at least **48 hours** advance notice. Otherwise, you may be charged for the interpreter.

PAYMENT

Payment Options: We accept major credit cards and money orders for payment (no post-dated or third party checks).

Delinquent Accounts: We may assign an account to collections if balances are unpaid after 120 days. Patients assigned to collections may be denied additional service

Alternative Payment Arrangements: If you are unable to pay your balance when due, please contact our business office to make alternative arrangements. Any patient with a past due amount may be denied additional service until the amount is paid or the patient is complying with an alternative payment arrangement.

Bankruptcy/Prior Bad Debt : Patients who have previously filed for bankruptcy or never satisfied their payment obligations for prior episodes of care with Northwest Women's Healthcare may be required to pay for their portion of new charges at the time of service.