

Kamala A. Foster, M.D.

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## FINANCIAL POLICY

Billing for Woodbury Family Practice is handled by Appledore Medical Group. Your bills will come in envelopes from Appledore, and Appledore billing staff are available here in our office to help you.

The staff at Appledore Medical Group recognize that figuring out and paying medical bills can be a confusing and stressful process. We would like to make it as easy as possible for you to pay patient balances due Appledore by describing in this hand-out our policies as they affect your financial relationship with Appledore. Please remember that in all instances, *Appledore does not provide care to collect money, we collect money in order to be able to provide care.*

### I. For Our Patients with Health Insurance Coverage

- A. Types of Insurance. Appledore is pleased to bill your health insurance carrier as a courtesy to you. We accept assignment for Medicare and are participating providers for nearly all HMO and PPO plans available on the Seacoast. You are still responsible for any co-insurance, co-payment or deductible that may be applicable. We are happy to accept the terms of HMO plans *after* you have selected an Appledore physician as your primary care provider for yourself or the family member who is seeking care. We also accept new Medicaid patients on a limited basis.
- B. Non-Covered Services. Please be aware that many insurance plans (including MEDICARE) do not cover preventive health exams ("physicals"). While we are happy to submit the bill to your insurance carrier, you may be responsible for payment of this type of service, in full, if it is not covered under your policy. *We are sensitive to the financial burden this may place on some of our patients, however, neither our providers nor our business office can misrepresent your non-covered service in an effort to obtain reimbursement from your insurance company; insurance fraud is against the law.*
- C. Patient/Guarantor Responsibilities. Appledore, like most health care providers, consider the "guarantor" to be the person who requested care for the patient and who is ultimately legally responsible for the payment for medical services provided to the patient. In the case of patients who are legally competent adults, it is almost always the patient. If a patient has insurance that calls for us *not* to bill the patient for certain portions of a covered service (such as Medicaid and most HMO plans), Appledore certainly respects those rules. However, Appledore considers its financial relationship to be with the guarantor, and not the insurance company; we bill commercial insurance companies as a courtesy to the patient. We will work with you to obtain payment from them first. It is the guarantor's responsibility to:
  - a) Ensure that coverage is in effect at the time services are provided.
  - b) Provide, at the time of your first visit and as soon as there are changes, Appledore with the correct insurance company name, address, policy and group numbers and other information known only to the subscriber and/or patient that the insurance carrier needs to process the bill.
  - c) Pay any office visit co-payment *at the time of your visit.*
  - d) Pay all balances due upon your receipt of your first statement from Appledore indicating that an insurance carrier has:

- i) paid its share (i.e. *deductibles, co-insurance and over the usual & customary amounts are the guarantor's responsibility*).
- ii) denied a claim for any reason (for example, if coverage was not in effect, the service wasn't covered, etc.).
- iii) failed to respond to our sending the claim for more than 60 days.

**II. For Our Patients Without Health Insurance**

Patients without health insurance are expected to pay in full for services at the time they are rendered. If you are unable to pay for services in full on the day of your visit, the remaining balance is expected upon receipt of your first statement. If you are unable to pay large balances with your own funds immediately, please seek financing through your bank or credit union. Other arrangements can be made, please see our Payment Arrangements section below.

**III. Billing for Services Related to Automobile and Other Liability Cases**

Because of the extreme delays of payment usually associated with such cases, Appledore regrets that it cannot bill third parties in liability cases. For the same reason, we also cannot suspend our normal billing and collection policies and practices when the services rendered relate to one of these cases. We are happy to bill your health insurance carrier or the guarantor. If needed, please see our Patients without Health Insurance and Making Payment Arrangements sections.

**IV. Worker's Compensation**

For services rendered related to on the job injuries and illnesses, Appledore will bill your employer's worker's compensation insurance carrier and follow all other procedures as required by the workers compensation laws in your state. Only when the appropriate authorities have determined that your illness or injury is unrelated to your work will we bill your regular health insurance or you in accordance with our other financial policies.

**V. Methods of Payment**

Appledore accepts any of the following ways to pay your bills:

- 1. Personal Check
- 2. Cash
- 3. Visa, MasterCard, Discover, or American Express credit cards

**VI. Payment Arrangements**

Appledore can, in certain circumstances of financial hardship, work out a payment plan for outstanding balances owed directly by the guarantor. We are happy to meet with you to discuss your situation and try to work out a plan that will meet both your needs and Appledore. Please call our Business Office at 301-2330-3541

PATIENT SIGNATURE: \_\_\_\_\_ Date: \_\_\_\_\_  
 PATIENT PRINTED NAME: \_\_\_\_\_ DOB: \_\_\_\_\_

*IF YOU HAVE ANY OTHER QUESTIONS, PLEASE CALL US.*

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