

# Premier Women's Health of Geauga- Financial Policy

We would like to thank you for choosing Premier Women's Health of Geauga as your medical provider. We have written this policy to keep you informed of our current financial procedures.

**No Insurance:** Payment will be due at the time of service.

**Insurance:** Although we are contracted with several insurance companies, it is your responsibility to make sure that our physician is in your plan. It is also your responsibility to know your insurance benefits.

As a courtesy to our patients, we will file claims with your primary and secondary insurance companies. In order to do this, we will require information from you. We will need all your demographic and insurance information prior to your appointment. We will also request an update on this information every time you come in. We ask that at the time of your appointment you bring your insurance card and a photo ID as well as any other forms that will assist in making sure that your claim is filed correctly.

At the time of service, you will be responsible co-pays, and non-covered services or items received. Co-pays and deductibles cannot be waived by our practice, as it is a requirement placed on you by your insurance carrier. We strive to be as accurate as possible in calculating your responsibility but, with so many variations in policies and fee schedules, we are not always exact. You may receive a statement from our office for any balances due. If you are owed a refund, it will be mailed within two weeks after our office receives payment from your insurance provider. For your convenience we accept cash, checks, credit cards (Visa, MasterCard, Discover) and money orders. Payments are also accepted by phone.

**IUD (Intrauterine Device):** Commercial insurance members: Our team will verify benefits to see coverage, deductible and copay. This process can take between 5 – 7 days. Once coverage is determined patient can schedule an appointment. a credit card will be kept on file until claim is settled with insurance carrier. All patient responsibility will be applied to Credit Card on file.

**Return Checks:** There will be a \$25.00 charge assessed for any check returned by your bank for any reason.

**Billing:** If you receive a bill from us, it is because we believe the balance is your responsibility. Please contact your insurance company first, if you think there is a problem. If you have any questions about your bill, please call the office.

**Collections:** Accounts that are not paid within 30 days begin our in house collection process. If you have a past due balance on your account, it will be placed on hold until arrangements have been made with our billing office. If your balance becomes 180 days delinquent it will be turned over to collections. Once your account is turned over to collections you may be subject to dismissal from the practice.

## **Acknowledgement:**

I acknowledge that I have received and read a copy of the Premier Women's Health of Geauga Policy.

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Signature/Patient or Guardian

Date