



WESTERN DUPAGE OBSTETRICS & GYNECOLOGY

INSURANCE & PAYMENT POLICY

January 2013

Western DuPage OBGYN has established this financial policy to promote communication, fairness, and understanding between the physicians, the staff, and the patients we serve. It is our desire to assist our patients and their families with billing and payment inquiries.

INSURANCE AND PAYMENT RESPONSIBILITY

You, as the patient, are responsible for contacting your insurance carrier to ensure prompt payment of your claim and to update your personal information when changes need to be made (i.e. change of address, change of beneficiaries, etc.). You are also able to contact our office to make these changes.

Anticipated insurance payment does not replace the obligation to pay any outstanding balance. If insurance payment is not received within 90 days from the date of service, you will be held responsible for payment.

CO-PAYMENTS

Most insurance companies require that co-pays be paid at the time of service. Unless noted by your carrier, this policy will be enforced at every visit.

PRIOR AUTHORIZATION

Your insurance carrier may require authorization prior to receiving in-patient/out-patient services. It is your responsibility to initiate this process with your carrier and our providers. Failure to meet your authorization requirements may result in partial or complete denial of insurance benefits for which you will be held financially responsible.

MEDICARE

You are responsible for any deductibles, co-payments, co-insurance, or non-covered expenses. You may be asked to sign an "Advance Beneficiary Notice" (ABN) at each visit accepting financial responsibility for services that may be denied by Medicare. When supplemental insurance information is presented at the time of service, Western DuPage OBGYN will submit the secondary claim for your deductibles or co-insurance amounts.

MEDICAID

Patients must present a valid IDPA card at the time of service along with a picture ID. Co-Payments are collected at every visit, as shown on the card, excluding OB Patients.

Only OBSTETRIC CARE (OB) patients will be accepted with a valid IDPA card, unless a previous arrangement has been made. Patients who will apply or have applied for Public Aid coverage at the time of visit are considered Self-Pay patients, and will not be refunded for payments made on previous visits when Public Aid coverage is accepted retroactively. Medicaid insurance will not be accepted as a secondary form of insurance.

MINOR CHILDREN

The custodial parent or legal guardian will be held responsible for payment of services rendered to minor children. A minor child must be a current beneficiary on the subscriber's policy and services must be covered by the insurance carrier. It is your responsibility as a patient to obtain authorization (if necessary) from your carrier to provide services requested to your minor child.

SELF-PAY PATIENTS

If no insurance is provided, patients will be responsible for the full amount for services provided. Patients shall be informed of this policy and total charges before their visits. A payment plan will be established for you with our billing company.

THIRD PARTY COLLECTION

Failure to make payments for a consecutive period of 90 days will cause your account to be transferred to an outside collection agency. Please contact our billing company for inquiries you may have before this occurs.

NO-SHOW APPOINTMENTS

In order to respect and accommodate all of our patients' needs, we ask you to contact us in the event that you are not able to make your scheduled appointment. If 3 no-show appointments occur within the same year, from the date of the first no-show appointment, we may choose to no longer provide healthcare services for you.

INSURANCE & PAYMENT POLICY

January 2013

I have received a copy of this policy and acknowledge these terms.

NAME

SIGNATURE

DATE ___/___/___