

Coastal Healthcare

FINANCIAL POLICY

Welcome to Coastal Healthcare. We would like to take this opportunity to inform you of our office financial policies.

Insurance and Billing:

We will bill insurance claims to primary and secondary carriers as a courtesy to our patients. You are responsible for providing us with up-to-date insurance information. If your insurance company requires referrals, advanced notification is required for non-emergent referrals. Also, when coming to a Coastal Healthcare specialist, you must have your referral before being seen or you will be responsible for payment in full at the time of service. We accept payment from all participating insurance plans, but require that you pay your co-pay at the time of service. You will be responsible for any deductibles, coinsurance and non-covered services. If you do not have insurance, payment for services is expected at the time of service. The office policy is that the parent requesting treatment for a minor child is responsible for all fees incurred. We cannot become involved in billing disputes in cases involving divorce or separation.

Insurance policies have become increasingly complex over the years and it has become impossible for our office to know each specific plan and their limitations. Therefore, it is your responsibility to know your insurance benefits. Your insurance policy is a contract between you and your insurance company. You may be billed in the event that your insurance plan does not pay in a timely manner or is unresponsive to our claims submission. All fees are ultimately your responsibility.

Charges/Fees:

All missed appointments with the doctor and those cancelled with less than 24-hour notice may be subject to a \$25.00 fee. Also, in the event that a check is returned to us by your bank for any reason, there will be a \$25.00 service charge. There may be additional charges, not covered by insurance, including form processing fees (i.e., physicals, disability), after-hours appointments, weekend appointments, appointments on holidays, and a processing fee on over 30 day unpaid balances (\$10 per statement).

Collection Agency:

All patient accounts that become delinquent will be processed in-house for collection proceedings. A past due and final dunning notice will be sent for overdue accounts. The account will then be reviewed for referral to an outside agency. All accounts turned over to a collection agency will be assessed a 25% administrative fee.

Financial Hardship:

Financial hardship should not stand in the way of medical care. Please discuss hardship with the billing staff as soon as possible.

I HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS SET FORTH IN THE ABOVE POLICY.

Patient Name-Please Print

Date

Patient or Parent Signature

Relationship