BIG LAKE CLINIC

Financial Policy

Below is a summary of Big Lake Clinic's financial policy. Please review completely and if you have any questions, please call the Business Office.

1. **Insurance:** Insurance is a contract between you and your insurance company. Big Lake Clinic will submit claims to insurance plans, as a courtesy to you, according to terms of agreements with individual insurance companies. You agree to pay any portion of the charges not covered by insurance.
   - Bring all current insurance cards to all visits
   - Be familiar with the benefits of your insurance plan, including copays, coinsurance and deductibles.
   - If services are denied due to you supplying incorrect insurance information, the guarantor will be responsible for the account balance.
   - In cases of separation or divorce, when presenting insurance cards for a dependent enrolled under a subscriber other than you, please be prepared to supply their name, address, and phone number.

2. **Co-Pays:** In accordance with your insurance contract, you must be prepared to pay the patient's co-pay at the time of service. It is payable by cash, check, VISA, DISCOVER or MasterCard.

3. **Referrals/Pre-authorization: If** your insurance requires a referral and/or pre-authorization for clinic or hospital services, you are responsible for obtaining it. Failure to obtain may result in lower or no payments from the insurance company.

4. **Diagnosis codes** are assigned by your provider based on the reason for the service. We cannot modify these to fit your plans benefit.

5. **Statements:** Monthly statements will be received if there is a balance on your account for which you are responsible. It will show separately the previous balance, any new charges, and any payments applied to your account during the month.

6. **Payments:** Our policy is to collect any payment not covered by your health plan at the time of the appointment. Payments are payable by cash, check, or credit card.

7. **Returned checks:** There is a $28.75 fee for any checks returned by the bank.

8. **Past Due Accounts:** If your account becomes past due, we will take necessary steps to collect this debt. If we refer your debt to a collection agency, you will be asked to pre-pay for your next office visit until the debt is clear. There may be a finance fee added to accounts that are past due.

9. **Charity/Hardship:** Applications are available for those who have been denied by Medical Assistance or have exhausted their Medical Assistance Spend-down amounts yet meet low-income financial guidelines.

10. **No insurance:** If you do not have insurance we can assist you in the best way to pay your bill. Please contact the Business Office to discuss your bill.

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