

Jackson Family Practice, Inc Financial Policy

Thank you for choosing Jackson Family Practice, for your medical care!

We are committed to providing you with the highest quality medical care possible in a cost effective manner. Our professional fees have been determined through careful consideration as well as being reasonable and customary within our geographical area. We are pleased to discuss with you any concerns you may have regarding your bill from JFP.

Payment is due in full at the time of service. With no additional financing charge to our patients, we accept cash, personal check, money order, Visa, MasterCard, Discover and American Express

Prearranged alternatives to **Payment in Full accepted at JFP as a courtesy to our patients are as follow:**

1. SELF PAY PATIENTS (commercially uninsured)

For all self pay patients we ask for \$100 down for new patients and \$50 down for established patients to be collected before seeing the physician (this may or may not cover the entire visit). Upon calculation of the visit balance a 20% discount will be given when paying the balance in full on the day of service. All labs and any testing done by our office will be billed at a later date with the discount given. Full payment is required within 30 days.

Motor Vehicle Accident Claims and Personal Injury Claims are considered self pay and subject to our self pay policy. We will assist you by providing you with an itemized statement that you can attach to your form and submit.

2. COMMERCIAL INSURANCE HOLDERS (including Medicare and Medicaid)

With proper information, we will prepare and file your insurance claims as a service to you free of charge.

All **co-payments** are due at time of service. Failure to pay this will result in an \$15.00 fee (not billable to insurance). The patient is responsible for presenting a current insurance card and demographic information at all visits.

All balances (**deductible**) put out to your responsibility by your insurance must be paid within 30 days receiving a Statement from JFP. Failure to pay for services provided within a timely manner could result in suspension from JFP.

Your insurance policy is a contract between you and your insurance company. It is important that you understand its provisions we cannot guarantee payment of your claims, and our office will not accept responsibility of negotiating claims with your insurance companies or other persons. The patient/parent/guardian is responsible for payment of his/her medical care, regardless of status on the claim. If your insurance company pays only a portion of your bill or rejects the claim, any contact or explanation should be made to you, the policy holder. Reduction or rejection of your claim by your insurance company does not relieve your financial obligation to JFP. If necessary we will lend assistance when needed to help process your rejected claims. **The patient will be held responsible for any balance incurred due to incorrect or fraudulent information given.** Although we try to stay current on insurance policies it is ultimately **the patients responsibility to know who and what your policy covers.**

As part of our expanded Financial Policy, please be aware of the following:

What to bring to EACH appointment:

- ^ Current Health Insurance Card (s)
- ^ Driver's License
- ^ Method of Payment

Other Fees: All balance of these fees are due prior to any further service provided by our office

- ^ There is a \$20 charge to fill out disability/FMLA forms with a 48 hour notice
- ^ There is a \$15 charge for any NSF check
- ^ We reserve the right to charge for transfer of medical records
- ^ A fee of \$15.00 will be charged if co-pay is not paid at time of service
- ^ There is a \$35 fee if account goes to collection/attorney as well as you will be responsible for any additional fees incurred through the debt collection.

- ⤴ There is a minimum fee of \$15 for forms completed outside of a office visit
- ⤴ Failure to cancel an appointment “**No Show**” will result in a \$25.00 fee (not covered by insurance)

Workers Compensation:

- ⤴ We are not Workers Compensation providers and can not see you for workers compensation claims.

Motor Vehicle Accident Claims:

- ⤴ When receiving treatment at JFP for injuries sustained in a motor vehicle accident, self pay is required for these services. We do not accept third party assignment (auto insurance) for medical claims. All fees for services due to auto accidents must be paid in full at the time of service without exception. Contact your auto insurance for forms and instructions for claims.

Lab/Hospital Charges:

- ⤴ Any service (s) provided by a lab or hospital is a contract between you and that lab or hospital. Any dispute with that lab or hospital should be handled with that lab or hospital.
- ⤴ It is your responsibility to know which procedures your insurance will or will not cover at these facilities

Collections and Outstanding Balances:

- ⤴ Any outstanding balance after 60 days of the date of service may be referred to an outside collection agency.
- ⤴ Accounts referred to an outside collection agency or attorney may be subject to a collection fee of 33%, which will be added to the total balance at the time of adjustment. All collection and/or attorney fees/interest are the responsibility of the patient. At the time a balance is placed in collections JFP no longer houses the account and is unable to discuss any issues with the patient. All correspondence/discussion must go through the outside collection agency.

Payment Plans:

- ⤴ Our billing office will be happy to work with you in order to pay any balance due to our practice by helping to set up a payment plan. Plans can also be set up using the Phreesia Pad.
- ⤴ Payment Plans are ONLY on past due balances, all NEW balance must be paid in full at the time of service, the new balance DOES NOT combine with the past due balance being paid through a payment plan.
- ⤴ Payments on a Payment Plans must be kept up to date or they are nullified and total balance is due in 30 days.

FINANCIAL NOTES FROM JFP TO HELP YOU SAVE MONEY

1. START YOUR OWN HEALTH SAVING ACCOUNT:

We believe that incurring debt can have a negative impact on your health. It is our intention to help you become healthy and stay healthy. We encourage all of our patients to set money aside, even a small amount, each month or each pay that is earmarked for healthcare. Whether self-pay or commercially insured some amount of payment is required at every healthcare facility, having funds already available will ease the stress to your health.

2. USE JFP FOR YOUR HEALTHCARE:

Review the services that are provided by Jackson Family Practice. We provide outstanding quality healthcare without the premium costs of specialist, hospitals and emergency rooms. If your health issue is outside of our scope of care we will refer you to a specialist or hospital.

3. STAY “IN NETWORK”:

When going to a specialist or hospital using “In Network” facilities and specialist will save you money. Know how to get in touch with your insurance company to determine which providers or facilities are “In Network” or “Out of Net” work for your insurance. “Out of Network” usually require a higher co-pay and deductible for the patient.

4. UNDERSTAND YOUR INSURANCE POLICY:

If you have commercial insurance, knowing your co-pay, deductible and/or co-insurance is vitally important. Your insurance coverage and benefits are a contract between you and your insurance company. After each medical visit you will receive an Explanation of Benefits (EOB) from your insurance company. An EOB will help you in understanding your healthcare insurance coverage and your financial responsibility.

5. TAKE CARE OF HEALTH ISSUES AS THEY ACCURE:

Do not wait to address a health concern with your Doctor. Don't put off or wait till health issues are critical, addressing and treating symptoms one at a time is best for your health and pocketbook.

6. AVOID FEES:

Pay your co-pay at each visit. Show up to all visits or cancel within 24 hours.

Signature required on condensed version of Financial Policy at time of visit