

Whidbey Island Internal Medicine, PLLC

FINANCIAL POLICY

Whidbey Island Internal Medicine, PLLC, is committed to providing you with the best possible medical care. The following information outlines financial responsibilities related to payment of services. If you have questions regarding our financial policy or your insurance, please feel free to contact our office. However, certain coverage issues should be directed to your insurance carrier (number is on your insurance card).

PATIENT RESPONSIBILITIES

- Patients are ultimately responsible for all charges associated with their care.
 - Bring your insurance card and picture ID to every visit.
- Obtain any necessary referrals and/or authorizations required by your health plan to be treated by specialists or diagnostic testing. (It is your responsibility to be familiar with your plan's benefits)
 - Be prepared to pay your co-pay or Medicare fee at each visit.

CONTRACTED INSURANCE PLANS

WIIM is contracted with a variety of insurance plans. If you are covered by one of these plans, WIIM will bill them directly. After your insurance has processed your visit you will be responsible for any balances left after payment and/or denial.

MEDICARE

WIIM does not accept assignment for office visits. Medicare fees are due at time of visit. We will bill Medicare and any supplemental insurance for you and they will reimburse you the covered amount.

SECONDARY INSURANCE PLANS

WIIM will bill your secondary insurance one time. If the balance remains unpaid after 45 days it will become patient responsibility.

CO-PAYMENTS AND DEDUCTIBLES

Co-payment and Deductibles are a contract responsibility between you and your insurance. These amounts are non-negotiable. Co-payments required by your insurance plan are **due at time of service**. Any co-payments not received on day of your appointment may be assessed a \$10.00 billing fee.

NON-CONTRACTED INSURANCE PLANS

If you are insured through a company that WIIM is not contracted with, we will submit a one-time courtesy billing to them. However, if payment has not been received within 30 days of filing, all charges will become patient responsibility and immediately due.

PATIENTS WITHOUT INSURANCE

We require payment at time of visit.

MOTOR VEHICLE ACCIDENTS

We consider this a private matter between you and your auto carrier as they may not cover or have a limited amount of care they will cover. Therefore, we consider this a "non-insured visit".

We require payment at time of visit. We will submit a one-time courtesy billing, but ultimately you will be responsible for all charges associated with your care regardless of insurance coverage.

PATIENT FORMS

You will be responsible for charges associated with the completion of forms needed for supplemental health care, disability, family leave or any other forms your insurance carrier did not request.

ADDITIONAL CHARGES AND FEES

For bank checks returned for Non Sufficient Funds, WIIM will apply a returned check fee to your account. WIIM may apply a fee to your account for failing to keep your scheduled appointment or cancelling less than 24 hours prior to your appointment. **We accept Cash or Check only. No credit or debit cards at this time.**

UNPAID BALANCES

Whidbey Island Internal Medicine reserves the right to assign any outstanding patient balance of 90 days or more to an outside collection agency, unless prior arrangements have been made and honored.

Whidbey Island Internal Medicine believes that a good physician/patient relationship is based on understanding and communication.

I authorize WIIM to release any information required to process insurance claims and authorize my insurance company to make payment directly to WIIM as appropriate. I agree to pay any outstanding charges within 30 days of receipt. By signing below you are signifying you have read and understand the financial policy

Signature of Patient

Printed Name of Patient

Date 10-1-2012