

***Pain Consultants of West Florida, PA***  
***850-494-0000***

***Patient Financial Policies***

***Effective Date: May 1, 2018***

For almost 20 years, Pain Consultants of West Florida has been committed to providing our patients with the best in consultative and diagnostic pain management care. If you are a new patient to our practice, we look forward to establishing a beneficial relationship as your pain management provider. If you are a current patient, we look forward to continuing our relationship.

In order to continue this long history of comprehensive care for our patients, our practice, like all businesses, must collect payment for services in order to provide the quality care that you deserve. Unlike other businesses, medical practices typically receive payment from someone other than the individual receiving services. In many instances we do not receive payment until 30 days or more after the services are provided. In order to continue to provide our patients with the high standards of care and expertise that they have come to expect, it is important that we work together to ensure accurate and timely payment for the services provide

**The financial policies on the following pages outline our mutual responsibilities.**

We know that this is a lot of information to read and absorb, but we want to make sure you are fully informed about what we need from you, and what you can expect from us, concerning the financial aspects of your care. As always, we are happy to answer any questions you may have and will continue to work with you to navigate the increasingly complexity of insurance plan rules and requirements to resolve your account balance timely and accurately.

- Please insure that your address, phone number and email address are accurate.
- Please have your insurance information and card available at each visit.
- Please have the name and address of the Physician who is referring you to our office.

At each visit we will verify your demographic information and scan a copy of your driver's license or other valid photo ID and verify your insurance coverage if applicable. This is to ensure accurate billing and to protect you by confirming that we are providing services to the correct individual. If you do not provide us with the needed information in a timely manner, you may be responsible for payment of the services rendered.

## **CANCELLATIONS AND MISSED APPOINTMENTS**

While we understand that personal circumstances sometimes make it necessary for you to cancel your office visit or procedure, we require a 48-hour notice. Failure to provide this notice will result in a “No Show” fee as follows:

- Office Visit - \$90.00
- Procedure - \$150.00
- New Patient - \$200.00
- Physical Therapy - \$60.00
- Physical Therapy Evaluation - \$90.00

## **RELEASE OF MEDICAL INFORMATION**

Under Federal HIPAA regulations, we will release information from your medical records to your insurance carrier in order to process our claim for services provided, to your primary care physician to provide continuity of care, and in certain other circumstances specifically permitted by HIPAA rules, with prior written authorization from you. In addition, if requested, your attorney if written authorization is received. There may be a charge for release of information in certain circumstances.

## **COMPLETION OF FORMS**

There may be times when you request that we complete forms of various types, examples may include medical histories for life insurance applications, disability forms, certification forms for handicap license plates, etc. Based on the complexity of the form there will be a fee which will be payable in advance. Please understand that completion of such forms requires time by our providers and staff to ensure that they are completed accurately. It may also take several days before the form is available for pick-up if your provider is not available for completion and/or signature at the time of your request, so please allow sufficient time before the form is needed.

## **PATIENTS WITH INSURANCE COVERAGE**

We are participating providers with many of the major commercial carriers, including, but not limited to Florida Blue, Medicare, Tricare, Work Comp, Auto Accidents and United Healthcare. For questions regarding who we participate with please refer to our Website or contact our office.

We will verify your insurance coverage at the time your visit or procedure is scheduled. If your insurance company changes after you schedule your appointment, please notify the office as soon as possible before your visit. If we are unable to confirm active coverage your visit will be considered self pay and you will be asked to pay for the visit prior to being seen.

Also, prior to being seen you will be expected to pay copays and co-insurance as well as any outstanding balances on your account. Failure to pay these monies may result in the need to reschedule your appointment.

If your insurance requires a referral and/or authorization and this is not obtained prior to your appointment we will be happy to reschedule for a different date. Referrals and authorizations CANNOT be obtained after services are provided.

## **NON-COVERED SERVICES**

Our providers follow current pain management standard of care and appropriate use guidelines in ordering diagnostic testing and procedures as part of your care. Please be aware that some of the tests or procedures recommended for you by our providers may be determined to be non-covered or may be considered “not medically necessary” by your insurance company.

In the event that information indicates that a specific service may not be covered by your insurance you will be asked to sign a form outlining the services that have been determined as not covered and for which you agree to be responsible for payment, before these services will be provided.

Please understand that even for insurance plans with which we participate, covered benefits may vary from patient to patient and it is impossible for us to know what is covered under every plan. **You** are responsible for knowing the covered and non-covered services available under your plan. If you have question’s contact your insurance plan administrator or your plan directly.

## **PAYMENT OF COPAYMENTS, CO-INSURANCE AND DEDUCTIBLES**

COPAYMENTS are to be made when checking in for your appointment. If you are unable to make the copayment we will be happy to reschedule the appointment.

DEDUCTIBLES. Most insurance companies have an annual deductible that must be paid by the patient before the plan will pay any benefits. Any deductibles due by patient will paid prior to the next scheduled appointment. If you are unable to pay your applicable deductible at the time of your visit or to make acceptable arrangement after speaking with a Business Office representative, we will be happy to reschedule your appointment.

## **AMOUNTS DUE FROM YOU**

We understand that paying for out-of-pocket medical costs can be financially challenging. We offer several options for payments of amounts due from patients who have insurance coverage, as well as patients who do not have coverage. Payments may be made by one of the following options:

- Cash
- Personal Check
- Credit Card (Visa, Mastercard, Discover))
- Debit Card
- FSA, HRA and HSA Debit Card

For patients without insurance who wish to be seen payment will be required prior to the visit at a discounted rate. Following your visit, if additional services are provided the patient will receive a statement for the additional discounted services and is due upon receipt.

**NON-PAYMENT / DELINQUENT ACCOUNTS**

Contact us immediately if you find that you are having difficulty meeting your payment obligations. If you do not communicate with us, we cannot work with you to resolve the problem. Failure to communicate may result in any outstanding balance being referred to an outside collection agency as well as patient's discharge from our care.

**FOR FURTHER INFORMATION AND ASSISTANCE**

Our providers strive to provide you with the best in pain management – but their knowledge and expertise is about your medical needs, not insurance and billing. Our Business Office and financial counseling staff are experienced and dedicated to ensuring that the charges for your medical care are billed promptly and accurately. If you need assistance or have further questions, **please contact our Billing Office at 866-297-5933 between 8:00 AM and 4:30 PM CST, Monday through Friday. We will make every effort to resolve your questions.**

**ACKNOWLEDGEMENT**

I have read and understood the above information and acknowledge my responsibilities as a patient of Pain Consultants of West Florida, PA.

\_\_\_\_\_  
Patient or Legal Representative Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
DOB