

Financial Policy

Welcome and thank you for choosing Andrews & Patel Associates for your medical care. We are committed to providing you the best care in a cost effective manner. Co-pays, Deductibles and Coinsurance are your responsibility and are due at time of service. We accept Cash, Check, Visa, MC and Discover. Our billing staff will be happy to answer any of your billing and insurance questions.

Since we pre-purchase all drugs and supplies required for infusion therapy, payment is required at time of service for any portion of care not covered by your insurance plan. Below is a general explanation of monies you could owe that your medical insurance plan does not cover. We will review your individual insurance plan and your specific responsibility prior to administering any infusion treatment.

PATIENT FINANCIAL PORTIONS PAYABLE DIRECTLY TO PHYSICIAN:

1. **DEDUCTIBLE:** A specific fee or dollar amount that must be paid by the patient before an insurance company will pay their portion for covered services. This is specific to each particular insurance plan.
2. **COINSURANCE:** The percentage or portion of fees and charges the insurance company requires the patient to pay. This is specific to each particular insurance plan.
3. **COPAYMENT:** The fixed, up-front dollar amount payable by the patient at the time of the office visit. Some insurances only charge a co-pay when the patient sees the provider (the doctor, nurse practitioner, or physician assistant), while other insurances charge a co-pay anytime the patient has a service in the physician office. Again, this is specific to each particular insurance plan.

PREAUTHORIZATIONS and PRECERTIFICATIONS: Your insurance company may require obtaining these prior to approving certain tests and/or medications. We will do our absolute best to be aware of when this is necessary and will obtain these for you when the physician orders the specific test or medication. You may have to wait to be scheduled until the approval is received from your insurance company.

REFERRALS: If your insurance plan requires a referral from your primary care physician, it is your responsibility to obtain it prior to your appointment in our office. You will need to call your PCP to request the referral. It is also your responsibility to obtain a new referral when the referral expires. This may be after a certain number of office visits, or after a specific period of time. This will be dependent on your particular insurance plan.

INSURANCE COVERAGE: If at any time you change your insurance plan, **you must notify us immediately.** Failure to do so can result in a denial of payment. In this situation you would then be responsible for the charges. Please note that your insurance company may ask us for a refund at any time, if this occurs you will then be responsible for unpaid charges.

NON-COVERED SERVICES: If there are any services ordered by the physician that your insurance company does not cover, we will inform you and let you know the cost of such service. With this information you may decide if you would like to proceed with the service, in which case you would be financially responsible for payment on those services.

OVERDUE BALANCE FEES: A \$10 late fee will be added to your bill after 30 days when unpaid. An additional \$10 fee will be added each month until the overdue balance is paid in full. A \$30.00 fee will be charged for any returned checks. A twenty five percent (25%) fee of unpaid balance will be assessed if your account is sent to a collection agency.

CARE COORDINATORS: We have Care Coordinators who can work with you and help in financial matters. They can also aid in identifying and involving other resources to assist you when needed. We understand that paying for chemotherapy medications can pose a financial hardship to some of our patients due to insurance coverage or financial status. To this end, our Care Coordinators will work with you as needed.

During your first office visit, you will be asked to electronically sign our Financial Policy acknowledging that you have read it. A copy is available for review at the front desk as well.