

## FINANCIAL POLICY

Thank you for selecting Middle Georgia Family Health for your healthcare needs. We find that communication with our patients regarding our financial policy assists us in providing the best service to you. It is imperative you read and understand this updated policy effective October 1, 2013. **The major change in our policy is that our office will no longer keep accounts that are past due 90 days. All accounts 90 days past due will be turned over to our outside collections agency on the 91<sup>st</sup> day.** As always, if you have any questions please feel free to call our office at 478.329.0291 during regular business hours.

**Insured Patients:** Our office will file your claim to your insurance(s) directly. You are required to provide to us correct insurance and demographic information and to provide updates to the information when necessary. Any portion of these services not paid by your insurance company and not normally adjusted as part of our contractual agreement with the insurance company will be your responsibility to pay entire balance within 30 days of the mailed statement date. These include, but are not limited to co-payments, deductibles, co-insurances, and cost shares. Copays are to be paid before services are rendered. A \$5 billing fee will apply anytime a copay is asked to be billed.

**Non-Insured Patients:** Our office will expect payment before services are rendered. There will be no exceptions. Any procedure or lab charges will be explained to you and will be paid before services are rendered.

**Special Circumstances:** Our office understands there are times when special circumstances arise regarding your finances. It may be necessary to set up a payment plan. If this situation is necessary for you, please bring this to our attention as soon as possible. Payment plans are for a six month span with monthly payments no less than \$50.

**Payment Methods:** At your appointment check-in you will be notified of any balance due. Our office accepts cash, checks, credit/debit cards with VISA, Master Card, and Discover. A payment can be made over the phone using a debit/credit card. We will also hold post-dated checks or credit/debit card number for future payments.

**Billing Cycle:** Please read and be familiar with the following information – this information can make the difference between an account in good standing or in collections status. Statements are mailed monthly on the 15<sup>th</sup>.

- **First Statement:** You will receive your first mailed statement after your insurance is filed, insurance pays and if a patient balance is due. You will not receive a statement if there is no patient balance due. Any balance is patient responsibility and should be promptly paid in full within 30 days.
- **Second Statement:** You will receive a second mailed statement requesting payment in full. An alert is put on your account and balance is past due 60 days. Account is in jeopardy of good standing.
- **Third Statement:** You will receive a third and last mailed statement with a final notice warning of outside collections. Our intent is to inform you of the seriousness of your delinquent account. Your account is past due 90 days. The agency will start the collections process on the 91<sup>st</sup> day as well as notify the credit companies. **No appointments can be made until balance is completely paid.**

**Paperwork:** A fee of \$10 is charged for all paperwork and is due when you pick-up the paperwork or before it is mailed/faxed. The fee may be increased due to length and complexity at the discretion of the provider. We have a notary in our office for your convenience.

**NSF/Returned Checks:** There is a \$40 fee for all returned checks.

**Missed Appointment:** There is a \$30 missed appointment fee.

**Sports Physicals:** There is a \$50 fee for sports physicals. These physicals are not covered by insurance.

Thank you,

Middle Georgia Family Health Providers and Staff