

## *Payment Policy*

Carteret OB-GYN Associates is committed to providing our patients with the best possible medical care and minimizing administrative cost. Our financial policy has been established with these objectives in mind and to avoid any misunderstanding or disagreement concerning payment for professional services.

**Payment is due at the time of service. Carteret OB-GYN accepts cash, checks, most credit cards and Care Credit.**

### **Patient Registration Form**

All patients are required to complete the Patient Registration Form annually and provide a copy of your current insurance card prior to seeing the provider. We can only file your insurance claim if we have the complete information required by your plan. **If you cannot provide the receptionist with sufficient insurance information at the time of the visit, we will consider the entire bill to be the patient's responsibility and full payment will be due at the time of service.**

### **Patients with Insurance**

Our office participates with numerous insurance companies and managed health care plans. For patients that are members of one of these plans, our business office will submit a claim for services rendered. *Please contact your insurance company prior to your visit to determine if we participate with your plan.* If your plan does not pay for services, you will be responsible for payment.

**All co-payments, deductibles, co-insurance, and charges for non-covered services are due at the time of service and as specified by your insurance plan. Any services not covered by your plan are the patient's responsibility and payment in full is due at the time of the visit.**

### **Credit Card on file**

We participate with Credit Card Plus/Elavon. This service allows you to store your credit card on file and pre-authorizes transactions automatically. This service is PCI compliant. The practice will use Card on File to get pre-authorization to automatically collect outstanding balances after the patient's insurance company has processed the claim. The stored credit card can be used to pay co pay's at future visits. The patient will receive an email notification 5 days before payment is processed.

### **Patients without Insurance**

Patients that do not have insurance are expected to pay for professional services at the time of service unless prior arrangements have been made. If a patient feels that she may require financial assistance, notify the receptionist before you see the physician for referral to the appropriate financial counselor. The Affordable Care Act provides insurance options for uninsured patients, <https://www.healthcare.gov/>, You may also contact your local Department of Social Services to see if you qualify for DSS assistance with your health care.

### **Medicaid Recipients**

Medicaid recipients are required to present their current Medicaid card at each visit. Recipients, 21 and older are required to pay a \$3.00 co pay at the time of service. Failure to comply with Medicaid's policy may result in your visit being rescheduled.

### **Minor Patients**

The adult accompanying a minor and the parents (or guardians) of the minor are responsible for payment. For unaccompanied minors, non-emergency treatment may be denied unless charges have been pre-authorized to an approved credit card or payment plan, or payment by cash or check at the time of service has been verified.

### **Missed Appointments**

Unless cancelled at least 24 hours in advance, we reserve the right to charge your account at the usual office visit rate for each missed appointment. Multiple missed appointments may result in dismissal from the practice. Please help us serve you and all our patients better by keeping scheduled appointments.

Your signature on the patient registration form indicates that you have read this policy and understand and agree to its terms.