

BOSWORTH URGENT CARE – FINANCIAL POLICY

Welcome to Bosworth Urgent Care PC

We are pleased to have you as our patient. BOSWORTH URGENT CARE PC is dedicated to providing quality, accessible, and cost effective health care services to our patients and we strive to make every visit a positive experience. This information was designed to provide our patients with a detailed explanation of our financial policies. We realize this information may not always address your specific situation and encourage you to speak with a member of our staff whenever you have any questions or concerns regarding your account.

Registration

The registration process is a vital link in your visit to BOSWORTH URGENT CARE PC. Information gathered provides us with contact information as well as ensures your claims will be filed to the correct insurance company.

Upon arrival at any BOSWORTH URGENT CARE PC, you will be asked for basic information:

- Current patient information: name, address, telephone number, social security number, and emergency contact.
- Current insurance card and driver's license.

Having information readily available will assist us in making the check-in process easier for you. Information obtained in the registration process is kept in your confidential medical record.

Co-payments

Co-payments will be collected at the time of your visit. Please check with your insurance company for the requirements and provisions of your policy to determine the dollar amount of your co-payment prior to your appointment. We accept cash, check, debit cards and major credit cards (MasterCard, Visa, Discover, American Express and HSA cards).

Previous balances – If you have a balance due on your account for a previous date of service (or responsible party amount due) this payment will be collected at the time of your visit. Our receptionist staff will advise you prior to your visit the amount that is due.

High Deductible Insurance Plans – If you have an insurance plan which requires a high deductible/out of pocket amount and you have not reached that amount, payment for the “office visit portion” will be due on the date of service. The balance due will then be billed to your insurance company.

Families Divided by Divorce

We at BOSWORTH URGENT CARE PC understand that these situations require special handling. All efforts will be made to comply with your instructions regarding the billing. However, with the numerous problems that arise in divorce cases, the clinic cannot act as administrator to resolve financial arrangements. The parent with whom minor children live with will be considered the responsible party and will receive all billing statements and correspondence. Both parents are legally responsible for the account balance.

Dependents

For your convenience, our statements show current account information for any family member who has used BOSWORTH URGENT CARE PC. Once a patient becomes eighteen, an account will be established in his or her name.

NSF Checks

There will be a \$20.00 charge for all returned checks.

Collection Accounts

If your account is turned over to a collection's agency for non-payment, there will be additional fees assessed to your account which the patient will be responsible for. Tier 1 collection fee will be \$50.00. Tier 2 collection fee will be \$75.00.

Form Fees – There is a \$25.00 fee for completion of paperwork or forms outside of the regular office visit. We will complete sports physical forms at time of examination.

Liabilities

BOSWORTH URGENT CARE PC does not protect third party liability charges. It is the obligation of the responsible party to settle any outstanding liability charges. BOSWORTH URGENT CARE PC cannot act as administrator to resolve financial arrangements. The balance for services rendered is considered due in full at the time of the services.

Participation with Insurance Companies

BOSWORTH URGENT CARE PC reserves the right to determine which insurance companies or programs we participate with on an annual basis.

General Insurance Policy

As a convenience to you, our Billing Department will file a claim on your behalf provided we have your current insurance policy information available. However, it is impossible for our staff to determine your coverage and payment levels, since each insurance company offers many options as part of their health care coverage package.

Our staff cannot guarantee that your insurance carrier will pay all or even part of your claim. Your insurance policy is a contract between you and your insurance carrier. Ultimately, the patient is responsible for their BOSWORTH URGENT CARE PC charges. Patients should resolve disputed coverage issues directly with their insurer or employer. It is the patient's responsibility to know the details of their insurance contract and if BOSWORTH URGENT CARE PC is a network provider for their particular plan.

When your insurance company processes your claim they will provide you with an Explanation of Benefits (EOB). This EOB will explain what the insurance company has agreed to pay. Most insurance companies agree to pay only a percentage of the charges with the remaining balance being the responsibility of the patient. The EOB may use the term "Usual, Customary and Reasonable" (UCR). Insurance companies develop UCRs independently of one another. BOSWORTH URGENT CARE PC maintains only one fee schedule and it is developed independently of the insurance company UCRs. Therefore, because of policy deductibles, co-payments, non-covered services and UCRs, you may have a balance due after insurance pays. No UCR adjustments will be honored unless the clinic has a signed contract in effect with that specific insurance carrier.

Evening/Weekend Charge

For any urgent care patient seen after 5pm on a weekday or on a Saturday/Sunday, an evening/weekend charge will apply in the amount of \$35.00. This charge will be filed with your insurance company.

Medicare Policy

Federal law requires all physicians to file claims to Medicare.

BOSWORTH URGENT CARE PC accepts Medicare assignment. This means we agree to accept Medicare's allowance on services provided to you. You will still be responsible for your annual deductible, the co-payment, and any non-covered services specified by Medicare.

If you carry a supplemental plan to Medicare, please be sure we have your policy information so that a claim can be filed for you.

Medicaid

BOSWORTH URGENT CARE PC will accept patients with Medicaid insurance only if it's secondary insurance. You must present primary insurance card at time of service. All Medicaid patients must present a valid stamped card prior to being seen. Services will be billed to the Medicaid product presented. If coverage is denied or not paid by any Medicaid product for any services rendered, the patient is responsible for payment of that amount.

General Credit Policies

All accounts are payable upon receipt of your first statement. Credit is extended as a courtesy, and arrangements will be based on demonstrated needs.

If you are not covered by a medical insurance plan payment is expected at the time services are provided.

Payment in full or the amount not covered by your insurance carrier may be required prior to receiving care if you have a present/previous clinic account turned over to a collection agency, you currently have an overdue balance, or if you have a recent bankruptcy case.

Questions Regarding Your Account

if you have questions regarding your account please contact our billing office at the following telephone number:

Billing questions:

Bosworth Urgent Care, PC

Monday through Friday

8:00 a.m. – 5:00 p.m.

517-339-2100 (Leave a message on the billing line and you will receive a call back within 48 hours)

Thank you for your cooperation in helping us serve you with the highest quality, accessible and cost effective health care services.

Revised 5/2018

