

Financial Policy Change

Effective April 1st 2015

Documents to bring to the office visit

- All current insurance cards
- Social security number, including your children's social security numbers.
- Co-payments and deductibles will be collected at check in.

Insurance/Bill Payment

All patients who have health insurance must provide proof of insurance coverage for each office visit. As a patient, it is your responsibility to provide the office with your insurance card at the time of your visit. Patients whose insurance cannot be verified will be asked to make payment in full at the time of service. We will be asking at every visit if there have been any changes to your insurance coverage so that our records are current.

Patients who have insurance coverage will be asked to assign benefits to the office. If benefits are not assigned to the office, the patient will be asked to make payment at the time of service.

Patients covered by Medicare, Medicaid, and private insurance policies will be asked for their insurance card. Any deductibles, co-insurance, co-pays not covered by other insurance are due and payable when services are rendered.

You're Office Billing Statement

We will file insurance claims on behalf of our patients. You will receive a bill for services soon after your visit. Your office visit bill includes charges for services provided by American Medwell. Any balances due after the insurance has paid or determined to be the patient's responsibility will be billed to the patient.

Except as limited by law (i.e. Medicare and Medicaid patients), or by contract (some HMO or PPO insurers), any service fee not paid by an insurer is the responsibility of the patient. Patients are responsible for paying any balances after the insurance upon receipt of their first statement.

Any account more than thirty (30) days past due is subject to finance charges. Patients who fail to pay their outstanding balance after a reasonable attempt from our practice to collect, may be terminated from our practice. Furthermore, we may turn over the account to collections agency, may sell the debt to a third party, and may report the debt to credit agencies.

For your convenience, we accept cash, check, money order, or VISA, MasterCard, and Discover cards.

If you have questions regarding your office visit charges, please contact our Billing Department by calling **315-687-6467**. Our staff will be happy to assist you.

Understanding Your Bill

Understanding how your healthcare services are being paid for can be confusing. At American Medwell, our billing staff is pleased to assist you with understanding the charges related to the medical services provided.

Office Prices

Please be aware that prices may vary based on pre-existing health conditions, severity of illness, exclusions in your policy, and actual services provided. Prices listed do not include any additional in house testing performed. These procedures will be billed to you separately. Examples include but not limited to EKG's and pulmonary function test.

Health Insurance Plan Participation

Please be aware that not all of our Providers participate or are in network for all insurances listed. For questions regarding your Provider and if they are participating with your insurance plan please contact your insurance company directly. If your plan is not listed please contact your insurance company directly. If you have any questions regarding the list of insurance companies or our provider participation please call our office at 315-687-6467.

Frequently Asked Billing and Insurance Questions

Q: Is this service covered under my health insurance plan and under what conditions is it not covered?

A: You are responsible to know the services your health insurance plan covers and what applicable co-pays and deductible amounts will be. Payment of co-pays and deductibles are expected at time of service. You will also be responsible for any services provided that are **not** covered by your insurance plan.

Q: What is my deductible or co-payment amount for this service?

A: You are responsible to know what your co-pay and deductible amounts are for services rendered. Typically, this information is printed on the front of your insurance card. If you are uncertain, call your insurance customer service line for assistance.

Q: What is a plan exclusion?

A: A Plan exclusion is a service or diagnosis that is not covered by your individual insurance policy. It is your responsibility to know if your insurance policy has any of these exclusions. These services and or diagnosis will not be paid by the insurance and will be your responsibility. Please call your insurance company directly for any questions regarding your insurance policy and your plan exclusions.

PATIENTS RELEASED FROM OUR CARE

Patients **RELEASED** from care by American Medwell will be given thirty (30) days' notice during which time they may be seen for acute medical care only. Patients are still financially responsible for paying for any services rendered during this time.

| codes | OUR CHARGE | MEDICARE | MEDICAID | AVERAGE INSURANCE |
|-------|------------|----------|----------|-------------------|
| 99213 | \$95.00 | \$70.44 | \$37.41 | \$86.84 |
| 99214 | \$145.00 | \$104.67 | \$56.18 | \$127.66 |
| 99203 | \$150.00 | \$104.85 | \$56.93 | \$110.10 |
| 99204 | \$200.00 | \$160.10 | \$86.61 | \$168.11 |
| 99395 | \$155.00 | \$115.84 | \$54.77 | \$140.29 |
| 99396 | \$175.00 | \$123.77 | \$159.95 | \$149.54 |
| 69210 | \$80.00 | \$48.04 | 48.04 | \$62.75 |
| 93000 | \$55.00 | \$16.42 | \$15.00 | \$21.68 |
| 94010 | \$60.00 | \$34.67 | \$27.03 | \$44.04 |
| G0101 | \$50.00 | \$37.05 | N/A | \$37.05 |
| 87880 | \$25.00 | \$15.58 | \$3.75 | \$16.36 |
| 82770 | \$10.00 | \$4.43 | N/A | \$4.48 |
| 36415 | \$10.00 | \$3.00 | N/A | \$3.15 |
| 81002 | \$10.00 | \$3.48 | \$2.00 | \$3.48 |