

# ALBANY GASTROENTEROLOGY CONSULTANTS, P.C.

Patient Name: \_\_\_\_\_ Date of Visit: \_\_\_\_\_ Patient Acct. # \_\_\_\_\_

## FINANCIAL POLICY

Albany Gastroenterology Consultants, P.C. has a responsibility to provide quality healthcare services to patients. In the interest of maintaining a good doctor-patient relationship and continuing the delivery of quality healthcare, it is our hope that you will take responsibility for your financial obligation to our practice. The following are general policies we have established for our patients, which we believe allow the flexibility that some patients need. We encourage you to discuss your account, and any payment arrangements that you desire, with our office personnel. Discussion of these issues early on in your treatment process will prevent most concerns or misunderstandings.

1. **Insurance**- Albany Gastroenterology Consultants, P.C. participate with most major insurance carriers. Please check with your member services department to verify your coverage and our participation status. As a courtesy to our patients, we will file claims on all visits and procedures, whether they are delivered in our office or the hospital. When we file a claim on your behalf, it is with the understanding that benefits will be assigned to Albany Gastroenterology Consultants, P.C. (that is, the insurance company will pay Albany Gastroenterology Consultants, P.C. directly). You are responsible for payment of all deductibles, co-insurance and non-covered services. Please remember insurance coverage is a contract between the patient and the insurance company. The ultimate responsibility for understanding your insurance benefits and for payment to your doctor rests with you.
2. **Referrals**- You are required to 1) know whether or not your insurance requires a referral and 2) obtain that referral before you are scheduled to see our physicians. Our office will be happy to assist you in determining the status of any one of our doctors in your insurance plan; however, this is not a guarantee of coverage. You should take the time to call your insurance company to ask specifically about the doctor you wish to see and your covered benefits. Referrals typically have an expiration date and a limited number of visits so you should be careful to monitor the dates and visits.
3. **No Insurance**- Patients who do not have insurance are expected to pay for all services rendered. We will request a payment for outpatient/ambulatory procedures in advance of having the procedure performed. We understand that individual situations may make it difficult to meet these financial expectations and we are happy to discuss other payment arrangements as needed.
4. **Returned Checks**- Your account will be charged a \$20.00 fee for each returned check.
5. **Past Due Accounts**- Patients who have not made an effort to make payment arrangements or have not expressed an interest in meeting their financial obligation to us may be turned over to a collection agency. Patients who have allowed their account to be turned over to an agency will be expected to satisfy their financial obligation to us prior to being seen by our practitioners.

6. **Non-Covered Services**- You have scheduled a visit with one of our physicians, nurse practitioners or physician assistants that our physician believes to be relevant to evaluate, monitor and protect your health. However, Medicare and certain other insurance companies will only pay for services that they determine to be “reasonable and necessary”. If Medicare or another insurance company determines that your visit with our physician, nurse practitioner or physician assistant is not “reasonable and necessary”, they will deny payment for that service. For example, sometimes an insurance company will not cover an office visit prior to a procedure when the patient comes to the doctor with no symptoms and is requesting a screening procedure. Denial of payment by your insurance company does not mean that you do not need to visit with the practitioner beforehand. Our doctors may recommend an office visit prior to the performance of a procedure, in order that the patient’s general health may be evaluated and so that the patient is well informed about any recommended procedure.

7. **Facility Charges**- If you have a procedure performed in the St. Peter’s Surgery and Endoscopy Center or any of the three local hospitals, you/your insurance will be billed for both physician charges and facility charges. Please check with your insurance about your out-of-pocket expenses (i.e.: deductibles, co-insurance, co-pays, etc...) prior to your planned procedure.