

Carolina Medical Consultants Financial Policy

Review the following financial policies of Carolina Medical Consultants. Payment is expected at the time of service. This applies to self-pay and copay amounts as determined by insurance companies which we are contracted with.

Contracted Insurance Company: The physicians of Carolina Medical Consultants have signed agreements with certain insurance companies. As a participating provider we agree to file and accept assignment on your claims to the insurance company. As the patient, you agree to provide us with the most up to date insurance card at the time of your visit. Failure to present a correct insurance card could result in a delay of filing your claim. If the patient does not present a valid insurance card for the visit, the date of service will become the patient's responsibility. The patient or guarantor also agrees to pay any copay amounts. If a procedure is deemed non-covered or not medically necessary by the insurance company, the charge amount is the patient's responsibility.

Medicare: Standard Medicare is filed for the patient and assignment is accepted. On standard Medicare there is a deductible and 20% copay the patient must pay each year. If the patient has a secondary insurance to Medicare our office will file it for you as long as we have the insurance card and information on file. The patient may be asked to sign an Advanced Beneficiary Notice Form at the time of visit. This form alerts Medicare patients that the procedure may not be covered by Medicare and as such will become the patient's responsibility to pay. Our office is not a preferred provider for any of the Medicare Advantage Plans.

Medicaid: Carolina Medical Consultants does not accept any new Medicaid patients, new or established.

Secondary Insurances: Carolina Medical Consultants will file to participating secondary insurances.

Self-Pay: Payment is expected in full at time of service. Self-pay patients will receive a 25% discount if the charge is paid in full at the visit. If not paid in full at the time of the visit, no discount will be offered later.

Workers' Compensation: Carolina Medical Consultants is not a preferred provider for Workers Compensation. Please notify your company of your injury and they will refer you to a covered provider.

Other Financial Information

Checks which are returned to Carolina Medical Consultants for insufficient funds or non-payment will result in a \$30.00 returned check fee on the account. These checks may be turned over to the court system for recoupment.

A **payment plan option** is available in limited circumstances for established patients in good standing. Contact the billing department if you need this option. After review of your account a determination will be made whether to allow this option for you. Note: payment plans do not exceed 6 month.

Missed appointment/ Same day cancellation charge: The physicians at Carolina Medical Consultants ask if you are not able to keep an appointment to call our office to cancel. If you do not give a 24 hour notice which results in a missed scheduled appointment you may be charged from \$15-\$45, depending on the type of appointment. Repeated offenses may result in dismissal from the practice.

Copy of Medical Records: Carolina Medical Consultants uses an independent company to make copies of medical records the patient has requested to be sent to either another medical office or facility. Any charges related to this are billed separately by the company and usually require receipt of payment before the records are sent. If for some reason our office does this service in-house, the South Carolina mandated allowed charges are used to set any fees.

Overpayment: Overpayment made by a patient will be applied to any outstanding balance, including No Show fees. Otherwise, a refund check will be mailed to the patient at the last known address.

Patient's Signature: _____ **Date:** _____

Patient's Printed Name: _____