

FINANCIAL POLICY

Flagstaff OB/GYN, LLC

Thank you for choosing Flagstaff OBGYN as your healthcare provider. We are committed to providing you with exceptional care. It is important for your understanding of our financial policy to maintain a good physician-patient relationship. All patients must accept our financial policy before receiving treatment.

Regarding Your Insurance

1. It is your responsibility to keep us updated with your correct insurance information. **Inaccurate or untimely information given to staff that results in denial or non-coverage by your insurance company will result in your responsibility of charges. If you provide our office with corrected insurance within 60 days of your visit, we will rebill charges on your behalf.**
2. You are responsible for knowing your insurance coverage. We are not a party between you and your insurance carrier. Your insurance determines your out-of-pocket responsibility based on your plan benefits:
 - **Copays:** A predetermined rate you pay towards an office visit at the time of service.
 - **Deductible:** The amount of money you must pay out of pocket before your insurance begins making payment.
 - **Co-insurance:** The percentage share you will owe once the deductible has been paid. Example, 80/20 plan is 80% insurance and 20% patient.
 - **Out of pocket max:** The most you could have to pay in one year, out of pocket, for your health care before your insurance covers 100% of the bill. This is an accumulation of deductibles, co-insurance and sometimes copays.
3. **Out-of-network** insurances will be billed as a courtesy, only if you have out of network benefits. We cannot bill out-of-network Medicaid or out-of-state HMO policies.

Self-Pay (no insurance): Full payment is required at time of service to receive a 25% discount of billed charges. If you are unable to make payment in full, payment arrangements may be made through our Office Manager or Billing Dept. In-house payment arrangements will never exceed a 12-month agreement.

No Shows/Late Cancellations: Missed or late canceled appointments represent a cost to us, to you, and to the other patients who could have been seen in the time set aside for you. A fee of \$25 will be charged if notice of cancellation is not provided 24 hours in advance.

Surgical Deposit: The decision to proceed with a surgical procedure is often a difficult one. We respect your need for certainty regarding your decision to schedule the procedure. The administrative work involved in booking a procedure is extensive. Just as you would like to be certain of your choice, we also need to know that your decision is well thought out and secure.

1. If you participate with a high deductible plan, a deposit of \$500.00 will be collected when your surgery is scheduled, this deposit will be applied to your balance after your insurance processes the claim. If you owe us nothing after your surgery claim is paid, we will promptly refund your money.
2. Self-pay (no insurance), Full payment is required at time of scheduling with a 25% discount of billed charges.

Global Maternity Package: Maternity care is billed as a global fee at the end of your pregnancy at the time of childbirth. This package encompasses routine visits during pregnancy, and 6 weeks postpartum care. This may include H&Ps, routine measurements, and educational services.

Sonograms, fetal non-stress tests, genetic testing, and complications/problem visits outside of routine prenatal care are billed separately throughout the pregnancy and are not included in the global package.

Global Maternity billing may be subject to deductibles and co-insurance based on your individual insurance coverage. Deductibles and co-insurance may be considered as all or part of the total reimbursement to the doctor.

Flagstaff Medical Center charges are billed separately from our physician billing. For facility related questions, please call 928-213-6208.

Method of Payment: We accept cash, checks, and all major credit/debit cards. A payment plan may be arranged on an individual basis. Plan arrangements are based on your balance size.

Collections: We reserve the right to forward your account to a collection agency if balances remain unpaid for more than 90 days. **If your account is turned to collections, you will be responsible for attorney fees, court costs and cost of collections and any judgement shall accrue 18% per annum until paid.** Accounts that have been turned to collections or bad debt will result in dismissal from the practice until full debt is paid.

NACB (Northern Arizona Credit Bureau)

Phone: 779-0888

Law Office of Tevis Reich, PLLC

Phone: 928-213-1800