



PATIENT FINANCIAL POLICY

Thank you for choosing OakLeaf Clinics as your healthcare provider. We are committed to building a successful physician-patient relationship with you and your family. Your clear understanding of our Patient Financial Policy is important to our professional relationship. *Please understand that payment for services is part of that relationship.* Please ask if you have any questions about our fees, our policies or your responsibilities.

CO-PAYMENT OPTIONS

Co-Payment is due at the time of service. Your insurance company requires that we collect all co-pays at the time of check-in. We accept cash, check, credit and debit cards. The amount of your co-pay may be listed on the front of your insurance card. If not listed, please contact your insurance provider. **Waiver of co-pays may constitute fraud under State and Federal law.**

SELF-PAY ACCOUNTS

Self-pay accounts are patients without insurance coverage, patients covered by insurance plans in which the clinic does not participate or patients without an insurance card on file with us. Self-pay accounts will be discounted 15.0%. Payment will be collected in full at the time of check-in. The balance of your account, including all ancillary services (lab, imaging, etc), will be billed to you following your visit. We are willing to work with you on a payment arrangement for the balance of your account if necessary. It is never our intention to cause financial hardship on our patients, only to provide them with the best care possible with the least amount of stress.

INSURANCE

You will need to present your insurance card at each visit. **It is your responsibility to supply us with all necessary insurance information at the time of your appointment.** Please contact your insurance company or employer if you have questions about covered services.

Insurance is a contract between you and your insurance company(s). In order to properly bill your insurance company(s), we require that you disclose all insurance information including primary, secondary and any other relevant insurances. We participate in most major insurance plans; however it is your responsibility to make sure the physician you are seeing is listed with your insurance plan as a participating provider. The insurance company will make final determination of your eligibility and benefits.

If your insurance company is not contracted with us, you agree to pay any portion of charges not covered by insurance. If we are out of network for your insurance company and your insurance company pays you directly, you are responsible for payment and agree to forward payment to us.

PATIENT RESPONSIBILITY

It is your responsibility to understand your benefits and coverage and to obtain proper certification when needed. It is also your responsibility to pay any deductible, co-insurance or any other balance not paid by insurance.

DENIED CLAIMS

Our office will provide all necessary medical information to your insurance carrier to properly process your claim. In the event your claim is denied for any reason, the balance becomes your responsibility and payment is expected at that time.

NO SHOW AND CANCELLATION POLICY

We require 24 hour notice if you are unable to keep a previously scheduled appointment. In the event you do not provide 24 hour notice or do not show up for your appointment, we reserve the right to charge a \$25 fee to your account.

RETURNED CHECKS

Any account where a check is returned by our bank with NSF (non-sufficient funds) designation will be charged a \$50 NSF fee. This fee, as well as the account balance, is due upon receipt. We reserve the right to only accept payment in the future on your account with cash, credit or debit cards.

PAYMENT PLAN OPTIONS

Patients who have outstanding balances as the result of Deductibles, Co-Insurance or who are self-insured can work with our staff to set up a payment plan. We expect that 10% of your outstanding balance or a minimum of \$25 will be paid each month and that the balance will be paid in full in no longer than 12 months. Oakleaf Clinics, SC will not waive, fail to collect, or discount co-payments, co-insurance, deductibles or other patient financial responsibility in accordance with State and Federal law, as well as participating agreements with payers. Additional options may be available through our Patient Payment Assistance Program – income guidelines apply.

PATIENT PAYMENT ASSISTANCE PROGRAM/HARDSHIP

OakLeaf Clinics, SC does offer financial assistance to those who qualify. See the separate Patient Payment Assistance Program for more information.