

Collection Policy

Dear Patients:

We place top priority in providing the highest quality, most cost-effective medical care available to you. Our Intent is for the practice to be available to you and the community for many years. We commit to providing you with good service and we in turn ask that you pay your account of a timely basis. When we have to send statements multiple times trying to collect our fees, this increases costs for everyone. We have several options available to take care for your account. We accept cash, checks, VISA and MasterCard.

INSURANCE

With most insurance companies, a deductible starts over at the beginning of each calendar year. Your insurance company is billed and claims are typically processed within 30 days. If your insurance hasn't processed within this time frame you may want to call your insurance company for an explanation of the delay. Any overpayment will either be credited to your account or will be refunded providing there are no unpaid services on your account. All patients that have a co-pay with the insurance company are required to pay their co-pay amount at the time of service. Your insurance company will be billed for the balance due. Once we have received response from your insurance company, you may be billed for the balance, if applicable.

MEDICARE COVERAGE ONLY

Our practice is a participating provider with Medicare; meaning that we accept assignment on all services provided to our Medicare covered patients. Medicare will pay 80% of the approved charge, leaving the patient responsible for paying the remaining 20%. The patient may be responsible for paying charges not approved by Medicare by signing an advanced beneficiary notice (ABN).

MEDICARE AND MEDICARE SUPPLEMENT

As Services are provided, we will bill Medicare. Once we have received response from Medicare, we will file the balance of your charges with your Medicare supplement if Medicare didn't automatically forward. After we have received the response from your Medicare supplement, you may be billed for the balance due.

MEDICAID COVERAGE ONLY

As services are provided, we will bill Medicaid. If a patient is in the process of obtaining Medicaid but the eligibility shows as non-eligible the patient will be treated as self-pay. When Medicaid becomes effective or goes retro it is the responsibility of the patient to inform the practice immediately.

COMMERICAL INSURANCE AND MEDICAID COVERAGE

As services are provided, we will file your bill with your insurance company. Once we have received response from the insurance company, we will then file the balance with Medicaid.

PERSONAL INJURY CLAIMS

The fact that the patient has a claim for compensation does not exclude the obligation to pay for health care services and the doctor is not required to wait until the claim is settled to be paid for those services. Payment in full is expected as services are provided.

PRIVATE PAY PATIENTS

Private pay patients are expected to pay their balance in full at the time of service and will receive a 15% discount. If a patient is unable to pay in full, payment arrangements can be made with no discount given.

PAYMENT AND FEES

To help you take care of your account, we offer different payment options from which to choose: cash, check, VISA and MasterCard. These options apply to all services offered by our practice.

We appreciate the opportunity to serve your health care needs, and we need to work together to resolve any issues – whether they be medical or billing.

Krabill Family Medicine