**Cool Springs Internal Medicine & Pediatrics, PLLC**

**Patient Down Payment Policy**

Based on the insurance information you provide Cool Springs Internal Medicine & Pediatrics/North Franklin Internal Medicine & Pediatrics (CSIMP/NFIMP), either a down payment or a co-payment may apply for your visit. Below are details regarding these payment types:

* **Down Payment** -Where a deductible remains, CSIMP/NFIMP collects a $50 down payment per visit towards what will eventually be due once your insurance receives and processes our claims. You will be billed the difference between what you have already paid and what your insurance applies to your responsibility. Down payments are not payments in full for services rendered. **Example**: Mr. Smith has $1500 remaining on his deductible. He paid a $50 down payment for his visit. The claim for the visit is processed and his insurance assigns $150 to the patient’s (Mr. Smith) responsibility. CSIMP/NFIMP will bill Mr. Smith for the remaining $100.
* **Self-Pay** – Patients who do not have insurance will be required to make a down payment of $100 per visit towards what will be eventually due once charges have processed through our billing department. New patients who are self-pay will be required to pay $140 at their first visit. Self-Pay down payments are not payments in full for services rendered. **Example**: Mrs. Johnson does not have insurance. She paid a $100 down payment for her self-pay visit. After the provider has completed the visit note and submitted charges, the total charge for the visit is $200. CSIMP/NFIMP will bill Mrs. Johnson for the remaining $100.
* **Co-Payment** – Where a co-pay applies, CSIMP/NFIMP collects a fixed amount per visit. This amount is not always shown on insurance cards and it is the patient’s responsibility to let CSIMP/NFIMP know if they have a co-payment. The patient is required by their insurance to pay this fixed amount at each visit. Patients who refuse to pay their co-payment amount will not be seen.
* **None** – Based on verification made, CSIMP/NFIMP will not be collecting on a per visit basis. Patient will not be required to make payment before visit if the patient has met their out of pocket maximum. This can also be the case if the patient has a primary & secondary insurance where no deducible needs to be met. A balance still may be due and will be billed to the patient once the claim has been processed.
* **Wellness Visits** – Most health plans will pay for one wellness or preventative exam per year. Your insurance provider may consider this to be once per calendar year or one year and one day since the date of your last wellness exam. Patients will not be required to pay down payments for wellness visits.
* **CSIMP/NFIMP unable to guarantee benefits details** – Insurance does not mandate that healthcare providers verify and communicate benefits to patients. CSIMP/NFIMP does this as a courtesy. CSIMP/NFIMP is unable to obtain guarantees regarding benefits we verify and therefore cannot pass any guarantees along to our patients. Benefits differ from insurance plan to insurance plan.
* **Independent verification** – We ask that patients contact their insurance company and obtain benefits for services independent of CSIMP/NFIMP.

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Signature of Patient or Legal Guardian Date Signed