

**Digestive Liver Disease Center of San Antonio, PLLC**  
**Financial Policy**  
**Insurance and Financial and Authorizations Policy**

We are happy that you selected **Digestive Liver Disease Center of San Antonio, PLLC (DLDSA)** for your healthcare needs and look forward to working with you. To help you understand your financial responsibilities in relation to your medical care, we would like to briefly outline our financial policies. Patients are expected to provide identification and if insured, a current insurance card(s) at time of service. Patients are financially responsible for all services provided and are expected to pay for services at time of service, including any past due balance from a prior date of service. If the patient is a minor child, the parent or other adult accompanying the child will be financially responsible regardless of legal guardianship. Returned checks will be subject to fees.

**Medicare:** The office will bill the Medicare intermediary. Patients are responsible for the following at the time of service:

- Medicare co-insurance is 20% of allowable and is collected at time of service
- Secondary insurance plans at times require patients to pay a co-pay
- Annual Medicare deductible
- All applicable co-pays of the allowed charge
- Any non-covered services
- Any covered service ordered by the physician which does not meet Medicare's medical necessity and for which the beneficiary signed an Advanced Beneficiary Notice (ABN).

**Medicare Supplemental and Secondary Insurances:** The Practice will bill both Medicare and secondary insurances.

**Medicaid:** Patients must provide the Practice with a current Medicaid card at each visit. Medicaid patients are responsible for applicable co-pays and for all non-covered services. Medicaid patients are responsible for securing necessary referrals from their primary care physicians.

**HMOs and PPOs, Commercial Insurance Plans:** Patients are responsible for payment of the co-pay, co-insurance and/or deductible, or non-covered amounts at the time of service as well as for any charges for which the patient failed to secure prior authorization, if authorization is necessary. Insurance is filed as a courtesy and benefits are authorized to be paid directly to the Practice. Patients are responsible for the balance in full if not paid by the insurance within 30 days. If the patient is not prepared to pay the co-pay or deductible, a member of the clinical staff will determine if it is medically necessary for the patient to see the physician. If the patient's condition allows, the appointment will be rescheduled.

**Self-Pay:** Patients are responsible for payment in full at the time of services for all services rendered.

**Worker's Compensation:** Employer authorization must be obtained before treatment is rendered or the patient will be responsible for payment in full at the time of services for all services rendered. Once authorized, patients are not responsible for any charges unless the workers compensation case is dismissed or denied.

**Personal Injury/Motor Vehicle Accidents and Other Third-Party Liability:** The patient is responsible for the balance in full at the time of service. Any settlement you receive from your insurance company or other third party will be handled by you, your insurance company, and/or your attorney.

**Out of State Insurance:** If the patient presents with an out of state HMO/PPO insurance card, we will need to verify the patient's benefits for out-of-state or out-of-network benefits. The patient may be required to make payment in full or pay any co-pay, co-insurance or deductible.

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**Authorizations and Consent**

**ASSIGNMENT AND RELEASE:** I hereby assign my insurance or other third-party carrier benefits to be paid directly to the Physician Practice, realizing I am responsible for any resulting balance. I also authorize the Physician to release any information required to process this claim to my insurance carrier and/or to my employer or prospective employer (for employer sponsored/paid for claims). I acknowledge that I am financially responsible for services rendered, and failure to pay any outstanding balances may result in collection procedures being taken. Further, I agree that if this account results in a credit balance, the credit amount will be applied to any outstanding accounts of mine, or to a family member whose account I am guarantor for.

Texas HB 300 requires the transfer of PHI to be in electronic format, unless the patient agrees to receive the medical record as another format, preferably by fax. The Texas Medical Board allows for the following fees for the copying and releasing of medical records in the case of a patient transfer:

<b>Type of Release</b>	<b>Fees</b>
<b>Dr. To Dr.</b>	<b>No Charge</b>
<b>Patient, Insurance Companies, 3<sup>rd</sup> party request</b>	<b>First 20 pages: \$25.00; Per page after 20: \$.50 each page</b>

**CREDIT CARD ON FILE: DLDSA** requires keeping your credit or debit card on file as a convenient method of payment for the portion of services that your insurance doesn't cover, but for which you are liable. Without this authorization, a billing fee of [\$5.00] will be added to your account for any balances that we must attempt to collect through mailing monthly statement. Furthermore, an "outstanding balance" charge of 1.5 percent of the total bill will charge for each month that the bill remains unpaid. Your credit card information is kept confidential and secure and payments to your card are processed only after the claim has been filed and processed by your insurer, and the insurance portion of the claim has paid and posted to the account.

**PAYMENT PLAN ARRANGEMENT: DLDSA** does enter from time to time into payment plan arrangements with patients with good payment history with practice. Payment plans are only secured with credit cards and with a payment plan authorization. All prior balances must be brought current with practice before entering into payment plan arrangement. Practice will only deduct the agreed upon amount at specified time based on payment plan arrangement.

**ELECTRONIC CHECK CONVERSION:** When you provide a check as payment, you authorize us either to use information from your check to make a onetime electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account the same day. Service of \$35.00 will be added to your balance for all NSF's.

**CONSENT FOR TREATMENT:** I hereby authorize the physicians, midlevel providers, nurses, medical assistants, and other Practice staff to conduct such examinations, and to administer treatment and medications as they deem necessary and advisable.

**NO SHOW POLICY:** I understand if I fail to come for a scheduled appointment or cancel at least 24 hours prior to the appointment, I will be considered a "no show" and may be subject to a "no show" charge per occurrence. Ongoing occurrences of no shows may result in dismissal from the Practice; **\$50.00** for an office visit and **\$75.00** for procedures.

**I understand the Financial and No-Show Policies, Authorizations and Consent for Treatment, and hereby agree to them:**

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**Patient or Parent/Guardian if Minor**

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**Date**