

Our Financial POLICY

We hope that this assists in clarification of our policies and your responsibilities. If you have any questions, please do not hesitate to call.

(419) 420-0904, Opt. #6

FEEES NOT COVERED BY INSURANCE

- \$35:** Failure to cancel an appointment 24 hours in advance
- \$10:** Prescriptions that need to be rewritten for any reason
- \$27:** Return check fee

MONTHLY STATEMENT

If you have a balance on your account, we will send you a monthly statement. Unless other arrangements are approved by the business office, the balance on your statement is due and payable when the statement is issued, and is past due if not paid within 30 days.

PAST DUE ACCOUNTS

If your account becomes past due, we will take necessary steps to collect this debt. If we have to refer your account to our collections agency, Fidelity National Collections, you agree to pay all of the collection costs which are incurred. These costs range from 30% to 50% of the unpaid balance on the account.

REQUIRED PAYMENTS

Any co-payments required by your insurance company must be paid at the time of the service.

METHODS OF PAYMENTS

We accept cash, check, money order, Visa, MasterCard, American Express and Discover.

PAYMENT OPTIONS FOR SELF-PAY ACCOUNTS

- Pay in full at the time services are rendered.
- Pay a minimum of 50% at the time services are rendered.
- Contact the business office to set up a payment plan.
- For surgical procedures, a \$500 deposit is required prior to scheduling. The remainder can be put on a payment plan.
- \$3,250.00 down payment required for obstetrical care.

PAYMENT AGREEMENT

While we are not trying to get involved with a patient's personal finances, Women's Care is willing to work with each patient on an individual basis to set up a reasonable payment schedule if there is no insurance coverage or if the coverage is limited. Infertility services are not eligible to be put on a payment agreement. The minimum balance that can be put on a payment plan is \$120. We attempt to have all payment agreements paid within one year of the date it begins, unless approved by the office manager. These payments are due by the 15th of each month. Late charges and interest may be applied to the account if your payment is not received by the due date. To set up a payment plan, contact the business office.

INFERTILITY

Many insurance companies do not cover claims for infertility. We require all patients to pay for all procedures in full at the time of their visit. No exceptions to this policy. For descriptions and prices, ask your doctor for a copy of our Infertility Work Up Policy. If you have a prior balance with our office, it must be paid in full prior to starting any infertility work up.

OBSTETRIC CARE

Insurance companies typically consider obstetric care a global package. The usual global delivery package includes 12-15 office visits, your delivery, and your routine postpartum care. The following services are not included in the global package and are billed to your insurance when they occur: lab work, ultrasounds, non-stress tests, non-obstetric care, hospital admissions, hospital observations, ER visits, and other special services, such as IV therapy.

DIVORCE

In case of divorce or separation, the party responsible for the account prior to the divorce or separation remains responsible for the account. After a divorce or separation, the parent authorizing treatment of a child will be the parent responsible for those subsequent charges. If the divorce decree requires the other parent to pay all or part of the treatment costs, it is the authorizing parent's responsibility to collect from the other parent.



PATIENT RESPONSIBILITIES

Pre-Visit Checklist:

- ✓ Make sure your doctor is in your insurance network.
- ✓ Obtain any pre-authorization that may be necessary to process your claims.
- ✓ Notify us if your lab work must be done at a specific lab due to insurance requirements.
- ✓ All patients MUST present their insurance card at each office visit. Failure to do so could result in their appointment being cancelled or the patient being held financially responsible.
- ✓ Notify our office if your insurance coverage changes.



MISSION STATEMENT

Women's Care aspires to provide quality healthcare for women of all generations of life. We will strive to be a step ahead in our endeavor to meet the physical, emotional and spiritual needs of those who walk through our doors.



Carmen Doty-Armstrong D.O.

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For generations of life.