



Financial Policy

We appreciate the opportunity to serve your medical needs. Our goal is to provide you with the very best care available. In order to ensure complete open communication and understanding of the financial aspects of the care you receive we have included this written policy as part of your informational packet.

Patient Payment Responsibility

We require payment at the time services are rendered, payable by Cash, Check, Visa, MasterCard, American Express or Discover. If we are participating providers with your carrier we will bill covered services to your insurance company directly. Co-payments, co-insurances and deductibles as set by your benefit plan are due at the time of service, along with all non-covered services. All outstanding balances must be paid in full prior to proceeding with any new treatment plans.

Patient Insurance Notification

You must notify CFA of all insurance coverage (primary and secondary) prior to services rendered and of any changes in carrier of coverage while undergoing treatment at CFA.

Pre-Authorization/Certification

Currently CFA participates with most major insurance carriers. Since insurance plans differ greatly we do our best to verify insurance benefits on each new patient, although it is ultimately your responsibility to know your benefits as they pertain to our specialty. It is important to know that ***pre-authorization is not a guarantee of payment; benefits may be denied or partial payments received based on the status of your policy at the time of service.***

We provide financial counselors in each of our locations to assist you in understanding your financial responsibility. They will contact your insurance carrier regarding pre-authorizations and or pre-certifications. *Please be aware it could take up to 6 weeks to obtain an authorization from many insurance carriers. You cannot proceed with treatment until authorization is obtained and you have been notified by your financial counselor.*

Credits/Refunds

If there is a credit on your account, a review of the account will be performed and the refund will be issued provided there are no outstanding claims due from your insurance carrier and all co-pays and co-insurances have been satisfied. Once determined refunds will be issued in the form of a check and can take up to 10 days. No exceptions.

Storage

The fees for the storage of oocytes (eggs) and embryos are charged at the time of freeze and annually thereafter. The charges for semen are also charged at the time of freeze but you have the option of being billed monthly for the first three months, if you still have semen stored after 90 days you will automatically be billed for a full year starting at the fourth month and annually from that date thereafter.

If you want to discontinue storage you MUST complete a disposition form, failure to properly complete the disposition form will result in continued storage charges.

Address Change

Please keep CFA informed of any change in your address or phone numbers. This is especially important if you have biological material stored with us.

Returned checks

There will be a \$50.00 fee charged for each returned check.

Patient Signature

Date