

TOTAL WOMEN'S CARE, Inc.

Our Patient and Financial Policy

Thank you for choosing Total Women's Care, Inc/Dr Ramaiah as your Health care provider. We are committed to your health and well-being.

Dr.P.Ramaiah, M.D. and Martha Conkey, CNP. and staff welcome you as a new patient to our practice. We are eager to provide you with high quality, personalized care in an efficient and caring manner.

While we will work with you on your medical bill, please understand that payment of your bill is considered a part of your treatment. The following is a statement of our Office and Financial Policy, which we require you to read and sign.

All patients must complete our **Patient Registration** and **Financial statement** before seeing our medical providers.

We accept VISA/MasterCard/Debit cards/check and cash. We offer the extended payment option using your credit card. (Quick Pay). Please ask the front desk for more details.

YOUR FIRST VISIT

When you come for your first visit, we ask that you have the necessary forms completed. Also, please bring all insurance cards, your driver's license and a list of any medications (prescription and Over the counter) you may be taking currently. Kindly note that we will reschedule your appointment if you fail to provide your insurance cards and driver's license at this visit. Your insurance card contains all the information pertaining to your specific insurance policy. This will allow us to provide accurate treatment at the lowest cost to you and process your claims more efficiently. In addition, please be prepared to provide a urine sample upon arrival, as one may be required.

REGARDING INSURANCE....

Your insurance is a contract between you and your insurance company. We are not part of that contract. The balance is your responsibility whether your insurance company pays or not. We cannot bill your insurance company unless you give us your insurance information. If, your insurance card does not indicate the co-pay amount, we require 20% of the bill to be paid at the time of service. In the event we do accept assignment of benefits we would prefer that you be pre-approved for Quick Pay. Quick Pay is authorization by you to balance bill your credit card for co-

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insurance, deductible and non-covered services. If your insurance company has not paid your account in full within 45 days of service, the balance will automatically be transferred to your credit card on file. Please be aware that some and perhaps all of the services provided may be non-covered services and not considered reasonable and necessary under the Medicare program and/or other medical insurance. (You always retain the flexibility of modifying your Quick Pay.) In addition, having more than one insurance carrier does not mean that your services are covered at 100%. Secondary insurers will pay as a function of what your primary pays. We will bill your secondary insurance carrier as a courtesy to you. You are responsible for any balances after your insurance(s) has cleared.

REGARDING INSURANCE PLANS WHERE WE PARTICIPATE AS A PROVIDER...

All co-pays are due prior to your treatment to avoid any additional cost of having to bill you later. Legally, co-pays are to be collected as part of your contract with your insurance company. If you do not pay your co-pay at the time of your visit you will be assessed an additional \$10. In the event your insurance coverage changes to a plan where we are not participating providers please refer to the above paragraph.

USUAL AND CUSTOMARY RATES...

Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates. If we participate with your plan, we will follow their rules of usual and customary.

MINOR PATIENTS...

The adult accompanying the minor patient (or guardian) is responsible for full payment. For unaccompanied minors, non-emergency treatment will be denied unless charges have been pre-authorized to an approved credit plan (such as VISA/MasterCard) or payment in cash or by check is being made at the time of service.

A WORD ABOUT PREVENTION AND WELL CARE...

Seeing your gynecologist yearly is something that most women do and take for granted. The "yearly exam" or "annual" is considered a preventive or well service by most insurance programs. Even if you are experiencing minor problems that are part of being a woman or the aging process, it may or may not be considered

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“sickness” and as such may not be covered. When we submit claims to your health insurance company we are required by our contracts with them as well as by Federal rules and regulations to code the service based on **why** you are seeing the provider and **what** service was provided during the visit. You should contact your insurance company to find out what they cover for preventive services and how frequently they are covered.

CANCELLATIONS....

The problem of the “no-show” or the appointment made by a patient and not cancelled twenty-four (24) hours in advance is a very serious one, as it seriously impacts the smooth functioning of the office. The time that had been set aside for you is now unable to be used by another patient. Thus that time cannot be used productively in giving patient care for another person. Just as you expect us to be there for you at the given appointment time we expect you to be present at the appointment time as well.

MISSED APPOINTMENTS...

This is our office policy. Please make every attempt to notify us in advance if you are unable to keep your appointment. We understand emergencies may arise and this is reasonable. However if you repeatedly make appointments and “no-show” then we retain the right to terminate you from the practice. A letter of termination will be mailed to you. Please help us serve you better by keeping your scheduled appointments and by rescheduling your appointments in the event that you are unable to make it.

Thank you for understanding our Policy. Please let us know if you have questions or concerns.