



# Financial Policy

**Kachina Family Medicine has adopted the following Financial Policy. We require that you read it carefully and sign at the bottom prior to the start of any treatment.**

**1. Insurance:** If you are not insured by a plan we are contracted with, payment in full is expected at each visit. If we accept your insurance but you don't have an up-to-date insurance card, payment in full for each visit is required until we can verify your coverage. It is your responsibility to know your insurance benefits including deductibles, copayments, and contracted lab, radiology and hospital facilities. Your insurance policy is a contract between you and your insurance company. We are not a party to that contract. Please contact your insurance company with any questions you may have regarding your coverage. It is your responsibility to notify our office of any change in your insurance coverage.

**2. Co-Payments, Deductibles & Co-Insurance:** All co-payments must be paid at the time of service. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments can be considered fraud. Patients with deductibles are required to pay 50% of the amount due at the time of service. For those with co-insurance 5% of the amount due will be collected at the time of service.

**3. Non-Covered Services:** Coverage varies by health plan. Please be aware that some of the services you receive may be determined to be "not covered" by your health plan. You must pay for these services in full.

**4. Proof of Insurance:** We will bill your insurance on the information you provide us at the time of service. This requires us to copy your current insurance card. We will also require you to confirm your registration information. Your failure to provide us with the correct information could result in the denial of your claim. If this occurs, you assume responsibility for the entire amount of the claim.

**5. Claims Submission:** We will submit your claims and assist you in any way we reasonably can to get your claims paid. Your insurance company may need you to supply certain information directly. **If your insurance company does not pay your claim within 60 days, the balance will automatically be billed to you.**

**6. Billing Statements & Statement Fees:** Patient's balance statements are sent out on a monthly basis. The first statement is provided at no charge. Each subsequent statement for the same unpaid claim will be subject to a \$5 Statement / late fee.

**7. Non-Payment:** Accounts over 90 days past due with no response to our billing department will be sent to collections. You and your immediate family members could be discharged from our practice.

**8. No Show / Late Cancellation Fees:** We charge \$40 for missed appointments and for appointments not cancelled with **at least 24 hours notice**. These charges are your responsibility and billed directly to you. Please help us serve you better by keeping your scheduled appointment.

**9. Minors:** A parent/legal guardian must accompany a minor patient on the first visit to our office so we can obtain a signature to treat the minor patient. A minor may be treated on subsequent visits without a parent/guardian if we have a written permission. The adult accompanying the minor patient is responsible for the payment of the rendered service at the time of service.

**I have read and understand the payment policy and agree to abide by its guidelines.**

\_\_\_\_\_  
Signature of patient or responsible party

\_\_\_\_\_  
Date