



Southwest Women's Healthcare Associates, S.C. Patient Financial Policy

Thank you for choosing Southwest Women's Healthcare Associates, S.C. as your healthcare provider. The following is a statement of our payment policy. This payment policy applies to all services provided by Southwest Women's Healthcare Associates regardless of the location.

All patients are expected to complete a patient information and financial responsibility form annually. A valid insurance card if applicable is required to be presented for copying at each visit. Failure to provide correct information at the time of your visit may result in delay in care and responsibility for the cost of the entire visit.

For our Patients with Medical Insurance

The providers at Southwest Women's Healthcare Associates have contracts with many HMO and PPO insurance companies. Our business office will submit a claim for any services rendered to a patient who is a member of one of these plans. If you have a secondary insurance payer we will automatically file a claim with them also. After 60 days any remaining balance may become your responsibility whether or not your secondary insurance company has made a payment.

Payment of co-payment, deductibles and co-insurance are **due** at the time of your visit. We **cannot** bill or waive co-payments, deductibles or non-covered service amounts defined as patient responsibility under the terms of our contract with the various health plans. Any remaining balance on your account after the insurance company has processed your claim is due at the time upon receipt of a statement from our office.

If a patient is a member of an insurance plan with which we do not participate in our office will also file a claim on the patient's behalf, however, the patient is expected to make payment in full at the time of service.

For our Patients with no Medical Insurance

If you do not have group or individual medical insurance, payment for all professional services is expected at the time of your visit.

Missed Appointments and Late Cancellations

Missed appointments are disruptive to our schedule and other patients. In order to maintain our schedule we request 24 hours notice for cancellations or rescheduling of appointments. Late cancellations or missed appointments will result in a \$35.00 fee. Appointments are in high demand, and your early cancellations will give another patient the possibility to have access to timely medical care. This charge cannot be billed to the insurance company and will be your responsibility. This fee must be paid prior to making another appointment. Failure to pay a no-show fee will be treated according to our policy on unpaid balances.

Patient Due Accounts

All patient responsible balances that remain delinquent after 120 days with no response to our requests for payment may be referred to a collection agency. Once an account is turned over to the collection agency, the patient or responsible party will have to settle the debt with the agency. Please be aware that if a balance remains unpaid, you and/or your immediate family members may be discharged from the Southwest Women’s Healthcare Associates. If this is to occur, you will be notified by regular and certified mail that you will have 30 days to find alternative medical care. During that 30 day period, our providers will only be able to treat you on an emergency basis.

Methods of Payments

Cash, Debit Cards with the Visa logo, Visa, MasterCard, American Express and Discover are accepted methods of payment by Southwest Women’s Healthcare. You will be charged a \$35.00 bank fee for any returned checks for any reason.

Completion of Health Forms

Completion of health forms including those related to Family Medical Leave (FMLA), insurance and disability will be done, however, because of the time involved in completing these documents, there is a \$25 service charge. This fee is due prior to completion of forms and every time it is requested. This charge cannot be billed to the insurance company and will be your responsibility. Please allow us 3-5 days to complete these documents.

Thank you for understanding our financial policy. If you have any questions regarding your bill or the status of your account please call Southwest Women’s Healthcare Associates billing office at (708)679-1890.

I have read the above and I understand and agree to this financial policy.

Signature of Patient

Print Name

Date