**VITAE FAMILY CARE CLINIC**

**FINANCIAL POLICY**

INSURANCE/PAYMENT:

**WE DO EXPECT PAYMENT AT TIME OF VISIT IF YOU HAVE A DEDUCTIBLE TO MEET, COINSURANCE OR COPAY.**

We will file insurance claims for all patients as long as you provide accurate insurance information and a copy of your insurance card. If inadequate insurance information is given, the full balance will be the patient’s responsibility, until such time that the necessary insurance information is provided. **Payment in full is expected at time of service if you do not have insurance to cover your visit** (at a discounted rate).

When insurance coverage does exist, **full payment of the copay, coinsurance and/or deductible is required at the time of service**. We accept cash, check, Mastercard, Visa and Discover. You are also responsible for any amount the insurance plan deems not covered, up to the entire amount. We are able to keep securely a card on file (i.e., HSA/HRA or flex card, credit or debit card) to automatically run after insurance processes for any deductible or coinsurance amount owed.

We participate with a large number of insurance companies and accept all contractual adjustments required by that participation. If we do not participate with your plan, we can file your insurance for you, but you will be required to provide payment at time of service. Health insurance plan coverage varies significantly by carrier, by employer, and/or by contract. We cannot know the benefits and exclusions of each patient’s health plan. It is the patient’s responsibility to know and understand your plan coverage and benefits. It is advisable that you contact your insurance company to make sure we are an in-network provider before scheduling your appointment.

LAB CHARGES:

Vitae Family Care Clinic sends our labs through either LabCorp or Mercy Clinical Laboratory. Generally all of our hormone labs are processed through MCL. If your insurance company requires that your labs be processed through a specific lab, you must inform the person collecting your specimen of the laboratory to which your specimen(s) is to be sent. Whichever laboratory that processed your labs will bill your insurance and you may receive a bill directly from the laboratory for any remaining balance.

STATEMENTS:

Once your insurance company has processed your claim, and if there is any remaining balance that was not anticipated at the time of your visit, you will receive a billing statement that will itemize services as well as any payments. Payment in full is expected within 30 days. Billing statements are processed through and sent from Healthcare Strategies in Richardson, Texas. If you have any questions regarding your statement, please contact the number on your billing statement.

PAST DUE ACCOUNTS:

Any account that becomes past due will be considered delinquent unless the patient has communicated with our billing office. Delinquent accounts are subject to further collection activity, including placement with a collection agency.