

Youth Clinic Medical Financial Policy

Fort Collins Youth Clinic Financial Policies

The Providers and Staff of the Fort Collins Youth Clinic want to welcome you and your family to our Clinic. We want to make sure that every encounter you have with our Clinic from Patient Care to Billing is a positive and refreshing experience. In order to ensure this we have prepared the following financial policies.

Your Visit

You should be prepared to do the following:

- Present current insurance card and photo id at every visit.
- Produce payment for your visit. We accept; checks, cash, Amex, Visa, MasterCard, or Discover. All co-pays and co-insurances are due at the time of service or a minimum of \$50 towards your deductible.

If you do not have insurance, payment in full will be due for today's services. A 10% self pay discount will be applied.

Estimated Charges

To ensure that we accurately reflect and capture all charges provided during your visit, encounter forms are routinely reviewed for accuracy and appropriateness by trained Coding staff. As a result your charges for today are an estimate and may be subject to change upon further review.

Cancelled Appointments

We require 24 hours notice for cancellation of any well care or medication check. We ask for one hour cancellation of any other appointment. If not given appropriate cancellation notice, or the appointment is missed you will be charged one fourth of that visit. The charge for missing a nurse visit will be \$ 10.00. These charges are the patient's responsibility. The third time you miss an appointment without cancelling, your account will be directed to the appropriate Provider for possible dismissal. Appointments can be cancelled by calling (970) 482-2515.

Complete Insurance Information

In order to file your insurance we must have complete insurance information including;

- Insured's Name
- SS#
- Group Number
- Plan Address

All of the above information is listed on your insurance card which you will be asked for at every visit. If you are unable to supply us with a valid insurance card, we will ask for payment in full at the conclusion of your visit.

Changes In Insurance Coverage

If you have a change in insurance coverage, it is your responsibility to make sure we have all of the pertinent information on file including effective dates. Any medical expenses not covered by your insurance plan will be billed to you.

Non-Participating Insurance Plans

If the Fort Collins Youth Clinic does not participate with your insurance plan several options are available.

Non-Participating Insurance Plans (Cont.)

- You may pay the balance in full today and request an itemized statement of the visit and file it with your insurance company.
- The Fort Collins Youth Clinic can file a claim to your insurance company on your behalf.
- You may contact our Business Office to set-up a payment arrangement at (970) 416-6271.

New-Born Insurance Coverage

If your child is a newborn, there may be a delay in the processing of claims. It is your responsibility to make sure your newborn child is added to your insurance. If you do not have your child added to your insurance plan, you will be considered a self-pay patient and payment in full will be expected from you.

Primary Care Physician Assignment

Many insurance plans require a Primary Care Physician be assigned to manage your child's healthcare. It is your responsibility to ensure your child's Primary Care Physician is assigned. You may see any Provider at FCYC regardless of Primary Care assignment. Any non-covered services due to Primary Care Physician assignment will be billed to you.

Insurance Payment Delays

The Fort Collins Youth Clinic is committed to partnering with its patients to resolve insurance payment delays. You may be called on to assist us in resolving issues with your insurance company. If we experience delays in payment beyond 60-days you will be notified. It is important that you contact us immediately so we can resolve any issues and avoid holding you responsible for unpaid claims. Please call (970) 221-3489

Coordination Of Benefits

Coordination of benefits will be the responsibility of the parent. The Fort Collins Youth Clinic will mail an insurance claim to your secondary carrier but will not provide copies of Explanations Of Benefits.

Responsible Parties

Parents who maintain custodial care of their children will be listed as the Guarantor of the patient. Billing statements and other correspondence will only be sent to the address listed under the custodial parent. FCYC will not provide joint statements due to joint custody arrangements. Insurance information from other responsible parties may be added to the patients account however responsibility for the payment of bills owed to the Fort Collins Youth Clinic will be the responsibility of the custodial parent. Joint payments are the responsibility of both parents and the copay, co-insurance or deductible payments are due at the time of service.

Billing Statements

Statements are sent out by the Youth Clinic on a monthly basis. Any patient responsible balances due on your account may be reflected on your statement.

Returned Checks

A ten dollar service charge will be added to all checks returned for Non-Sufficient Funds.

Service Charges

If your account has a patient balance over 60 days old, there will be a \$5 service charge added to your account monthly until the balance is paid in full.

Collection Letters

If you receive a collection letter from us the most important thing you can do is contact us. We have courteous helpful staff that can assist you in setting up satisfactory payment arrangements.

Payment plans are available by contacting our Business Office at (970) 221-3489 Monday through Friday between the hours of 8:00 AM and 4:30 PM.

Collections/Termination

Balances not paid within ninety days will be reviewed for placement with an outside collection agency. Patients whose accounts are placed with an outside collection agency are terminated from the practice. Patients who are terminated from the practice may be reinstated by contacting the Business Office at (970) 221-3489 and requesting a reinstatement application.

Bankruptcies

Parents who file for Bankruptcy on behalf of patients attending the Youth Clinic may be subject to termination from the practice. Patients who are terminated from the practice may be reinstated by contacting the Business Office at (970) 221-3489 and requesting a reinstatement application.

Medicaid Patients

Parents of Medicaid patients enrolled in a Primary Care Physician program must ensure that a Youth Clinic Provider is selected as the Primary Care Physician. Failure to do so will result in delayed/cancelled appointments until the situation is corrected. If FCYC is unable to verify eligibility you may be asked to reschedule.

Phone Charges

As an extension of our total care our providers are committed to be available to patients by phone 24 hours a day. After hours phone calls or prescription calls to a pharmacy may result in a charge at the Providers discretion. If the Provider is called after hours, there is a minimum \$10.00 charge and/or a \$15.00 charge if a prescription needs to be called into a pharmacy. Even though the patient care occurred on the telephone, the Provider still takes responsibility for your child's healthcare at that time.

I have read and understand the above policies. I hereby agree to the terms outlined above

Signature: _____ Social Security # _____ Date: _____

Failure to sign Financial policy will result in dismissal from the practice.