

## **PATIENT FINANCIAL POLICY**

### **GENERAL:**

Patient authorizes for payment of insurance benefits to be made directly to Huntington Health Physicians and any assisting physicians for services rendered. Patient is financially responsible for all charges whether or not they are covered by insurance. In the event of default, patient will pay all costs of collection. Patient will authorize for Huntington Health Physicians to release all information necessary to secure the payment of benefits.

### **INSURANCE BENEFITS:**

If the patient is insured, a claim will be sent to the insurance company. It usually takes 30-45 days for the insurance company to pay for a patient's claim. After the insurance company pays Huntington Health Physicians, we will provide the patient with information about any amount owed. Patients are advised to keep in mind that their policy is an agreement between them and the insurance company. If the patient did not follow the insurance plan's terms, they may not pay for all or part of the patient's care.

Huntington Health Physicians will bill most medical insurances. The patient's insurance card and photo ID must be presented at each visit. Huntington Health Physicians has 60 days to bill the insurance so if the patient does not provide current insurance information at every visit, the organization may miss the window of opportunity to bill you. If this happens, the patient will have to pay Huntington Health Physicians directly and the patient will have to collect from the insurance.

Huntington Health Physicians will bill secondary insurance only if the organization is a participating providers for that health plan. Huntington Health Physicians will only bill Medicare secondaries that communicate electronically with Medicare about your secondary coverage. If patient's have any questions regarding Medicare secondaries they are advised to contact the secondary insurance or Medicare.

If the patient is not eligible for insurance benefits on the day services are rendered, the patient will be financially responsible for the services performed by Huntington Health Physicians physicians. If the patient's insurance requires a primary care physician (PCP) and a Huntington Health Physicians physician is not my PCP, patient will be held financially responsible for the services performed by the Huntington Health Physicians physicians.

### **BILLING:**

Co-Pays/Deductibles/Share-of-Cost: All co-payments/deductibles/share-of-cost are required at the time of visit. We accept credit cards, cash, checks and ATM transactions.

Depending on services rendered during a preventive visit a co-pay could be added to the service. This charge is required by Medicare and other insurance health plans, therefore HHP is required to comply.

### **PAYMENTS:**

If patient is ineligible for Medi-Cal or Charity and cannot pay for the entire bill, Huntington Health Physicians will work with the patient to set up monthly payment arrangements. If, after services are received, any additional payment is due, Huntington Health Physicians will send the patient information about any amount that is still owed.

**REFERRALS:**

If the patient has been referred for services outside of Huntington Health Physicians, the physician will try to direct the patient to a contracted service covered by the patient's insurance, provided that the physician has the patient's current insurance information. Otherwise, the patient will be referred to a non-contracted service and the patient will be responsible for the bill. Huntington Health Physicians is not responsible for non-covered services or for the cost of services provided by a non-contracted provider.

If patient has an HMO insurance and needs to be seen by a specialist, Huntington Health Physicians is required to submit a request for authorization to HealthCare Partners. Huntington Health Physicians does not authorize these services. The HealthCare Partners care management team will review the request, see that it meets guidelines and approves or denies the request. Patients should be aware that the specialist who is authorized to see him/her will be one who is a preferred provider contracted with HealthCare Partners and may not be the specific one the patient has in mind.

Within 48 hours of the patient's visit, Huntington Health Physicians will submit the referral (if it's non-urgent) to HealthCare Partners. HealthCare Partners has 10 days to review the request and mail the patient a letter notifying their decision. For this reason, it is imperative that the health plan have the patient's current address on file, as they give this information to HealthCare Partners. Patients are advised to wait until 14 days after the office visit to follow up.

**NEWBORNS:**

Parents/Guardians are responsible for notifying their insurance immediately following the birth of a child to add the new baby to the plan or the insurance will deny coverage for medical. Additionally, if the patient has an HMO insurance with HealthCare Partners or Physician Associates, only pediatricians who are participating providers for the particular IPA are covered to see the baby for the first 30 days after birth. If the parent/guardian selects a pediatrician to see the baby who is not a participating provider, the services will not be covered and the parent/guardian will be responsible for the cost of services.

**SELF-PAY PATIENTS:**

Huntington Health Physicians offers a 20% discount from charges to self-pay patients that is consistent with discounts from charges provided to other payors.

Self-pay quotes require payment in full on the date of service unless prior arrangements have been made. Charity discounts will be offered to patients that demonstrate the lack of financial resources to pay the discounted cash price. Please see Financial Hardship Policy & Procedure.

**LABS & X-RAY SERVICES:**

When labs and or X-rays are drawn or performed there will be a separate bill, from the provider of these services to the patient's insurance. These services are requested through the physician but the cost is generated by the outside sub-contracted organization.

**NO SHOW/CANCELLATION APPOINTMENTS:**

Excessive cancellations without 24 hour notice and no-shows to scheduled appointments will lead to a monetary charge and possible discharge from the organization. Consideration of patient access to services is important to the organization and the community.

Your cooperation is appreciated. If you have any questions please contact the Huntington Health Physicians Billing Services Department at (626) 397-8300.

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