

## Urology Specialists Summary of Patient Financial Policy

The physicians and staff at Urology Specialists, Chartered, value the trust and responsibility you place in us to care for you. **Thank you** for choosing us for your urological care. We are proud of our history of serving our patients since 1972 in Sioux Falls and surrounding communities in South Dakota, Minnesota and Iowa. We hope this brief summary of our Patient Financial Policy can provide information and support open communication. Our Business Office staff are available at 605-336-1940 Monday through Friday, 8:00 a.m. to 4:30 p.m.

**Fees:** Our fees for professional services are consistent with those in the community. An estimate of Urology Specialists' fees for proposed services may be obtained upon request. Urology Specialists' fees do not include hospital charges, outside lab charges or other specialty physician charges such as anesthesiologists, pathologists and radiologists.

**Registration and Financial Information:** To process claims on your behalf, we must have your complete insurance coverage(s) information, your employment, and your guarantor (another individual responsible). Please bring your driver's license or other picture ID to your first visit. We will update and/or confirm the accuracy of this information at each office visit or other significant service. **Please bring your current insurance card with you for every visit.** It is your responsibility to inform us in a timely manner of any changes to your billing information. If an insurance company denies payment for incomplete or wrong information, it is your responsibility to make payment in full. If your insurance requires a **referral form or authorization**, it is your responsibility to obtain this from your primary care provider prior to your appointment.

**Payment at the Time of Service:** We will bill your insurance for services. Please be prepared to pay your co-payment (and any non-covered services) **at the time of each visit.** We will also collect all previous outstanding patient balances during checking in at your office visit.

**Elective Procedures:** We require payment in full by time of service for all elective procedures and related consultations (vasectomies, vasovasostomy, etc).

**Credit Cards:** As a convenience, Urology Specialists, Chartered, accepts Visa, MasterCard and Discover credit cards.

**Self Pay:** ***If you do not have insurance, we will collect a \$300 deposit for your initial visit and \$200 at time of check-in for all subsequent visits.*** You will be billed and fully responsible for total charges that exceed this original deposit.

**Care Credit:** We accept CareCredit with special financing options that let you pay over time for your care. If you would like more information on this program, go to [carecredit.com](http://carecredit.com) or call them direct at 800-365-8295.

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**Insurances, Health Plans and Medical Benefit Programs:** Urology Specialists, Chartered, participates with many insurance plans. Please call your insurance company at the telephone number provided on your benefit card, and your insurance company can inform you if we participate in your insurance, or if they will authorize you to receive care from Urology Specialists, Chartered, as an “out of network provider”.

***For insurances that we participate with:*** We will bill your insurance for you, and accept the contracted payment rates. For office services, we will collect your co-payment at time of service. Insurance payment rates may include a portion to be paid by the patient, and if so, we will invoice you. If the insurer does not provide payment in full according to the contracted amount, the balance of charges is the responsibility of the patient. You are responsible for any amounts the insurance plan deems not covered (or a non-covered benefit), up to the entire amount.

***For insurances that we do not participate with or “out of network provider” or “non-par provider”:*** We do see patients whose insurance Urology Specialists, Chartered, does not participate with or whose insurance lists Urology Specialists, Chartered, as out of network. We will provide a receipt and documentation enabling you to seek reimbursement by your insurance. As a courtesy to our patients, we will submit claims to non-participating insurers or health plans; however, we cannot extend a discount. Payment in full is required. You are responsible for any amounts your insurance does not pay.

***If we do not hear from your insurance company:*** If we do not receive payment or rejection from your insurance company in a timely manner, we will transfer the balance to your responsibility. We request your assistance in following up with your insurance company to resolve any non-payment issue.

**Our providers recommend care based on the patient’s best interest, which is independent of insurance coverage issues. We cannot know the benefits and exclusions of each patient’s coverage. Contact your insurance company or employer for this information.**

#### **Additional Information and Fees**

- There will be a \$30.00 fee assessed for all checks returned unpaid by banks.
- Prescription renewals are best completed during your office visit. If you need a prescription refill between office visits, it is best to request of your pharmacy, who will contact us for authorization. If appropriate to refill the prescription, we will provide this authorization within 24-48 hours, Monday through Friday between 8:00 a.m. and 4:00 p.m.
- We request at least a 24 hour advance notice if you will be unable to keep your scheduled appointment (please call 605-336-0635 as soon as possible). Our policy is to charge \$25.00 for missed appointments unless canceled at least 24 hours in advance.
- Completing disability insurance forms and employer forms is not a medical service and is not paid by insurance. There is a \$25.00 fee for completing these forms. Please allow at least one week for completion. Please provide a pre-addressed envelope for mailing or a FAX # if requested.
- There are also fees for copying medical records, except when for continuation of care. A legal release is required. Please allow at least one week for records to be released.

**We thank you for choosing our physicians, physician assistants, and staff as a partner for your healthcare needs. As always, providing high quality healthcare to you is and remains our primary purpose. If you have any questions about this information, please feel free to call our Business Office at 605-336-1940 for more information.**