

## Urology Specialists Summary of Patient Financial Policy

The physicians and staff at Urology Specialists Chartered (US) 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 US's fees for proposed services may be obtained upon request. US's 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, US accepts Visa, MasterCard and Discover credit cards. We offer the option to pay the balance of charges due after insurance payments on your credit card. You may authorize this in advance, or call the Business Office directly when you receive your statement.

**Self Pay:** ***If you do not have insurance, we will collect \$100 at the time of check-in.*** You will be billed and fully responsible for total charges that exceed this original payment. You may request a prompt payment discount when you pay for the services within 15 days of receiving a statement from us. Please note: cash discount is not available for elective procedures.

**Payment Plans:** The Business Office staff will establish payment plans for patient balances greater than \$500. You can send in monthly payments or the Business Office staff can arrange monthly credit card charges with your authorization until the balance is paid in full. Please talk to a Business Office staff member for details of our payment plan options.

**Care Credit:** This program allows you to obtain an interest-free loan for up to 18 months on balances of \$300 or more. There is also an option to obtain an interest-bearing loan on balances of \$1,000 or more for between 24 and 60 months. Please ask a Business Office representative for more details and an application.

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