



Business Office Financial Policies

Updated: 01/01/2015

You can count on us to provide quality wound care with genuine concern for you and with the highest medical and ethical standards. In order to achieve our goal of providing you with the best care possible, we need your assistance and your understanding of our financial policy:

Our Business Office Hours are:

- Monday – Thursday: 8am-5pm
- Friday: 8am-4pm
- Our voicemail is available 24 hours a day, 7 days a week

1415 Gene Street
Winter Park, FL 32789
(407) 339-4499 telephone
(407) 339-4903 fax

Fees and Insurance

We share your concern about the cost of medical care. Our fees are appropriate for our specialty and this area. The fees for physician's services are **SEPARATE** from clinic charges and are **NOT** included in the bill from the hospital.

Hospital/Facility Charges:

The service(s) and/or supply(s) provided by the clinic (and **NOT** the physician or ARNP) is a contract between you and the hospital. Any dispute should be handled with the hospital billing department directly and is not the responsibility of our practice.

Co-pay/Co-Insurance/Deductible Requirements

Please remember **the responsibility of payment is your direct obligation**. We are contractually obligated to collect any co-pay, co-insurance and/or deductible and cannot "write-off" any portion of these debts. In addition, your contract may require that we report any willful non-payment of co-insurance, co-pays or deductibles to your insurance carrier.

A statement reflecting any unpaid balances on your account will be sent to you after your insurance has paid their portion. The account balance is due on receipt. Those balances over 60 days past due will be considered delinquent and action will be taken to collect the amount due unless you have previously made arrangements with us.

Should you have special circumstances, which make payment of your bill difficult, please let us know **IN ADVANCE** so we can arrange a mutually acceptable payment plan.

Payment Plans:

- Our office will be happy to work with you in order to pay any balance due to our practice.
- Please contact our business office to work out a mutually acceptable payment plan with our practice.
- Please allow 5 mailing days prior to each due date for each payment to be received by our practice.
- Please mail all payments to our office: Or pay over the phone at: (407) 339-4499, opt 1
- You may also pay ONLINE at www.floridawoundcaredoctors.com



Self Pay

All cash patients and patients that present without valid insurance information are considered Self-Pay. Before your initial visit we will require a small deposit (\$100.00) and a signed payment plan (at the time of service or later) for the remaining balance. Please contact our business office at (407) 339-4499 xt 1 to make arrangements.

Refunds

Refunds are issued to the appropriate party and will not be processed until all active or past due charges are paid in full. Refunds less than \$10.01 will not be issued, unless requested, and will be credited to your account at our practice.

Insurance & Billing

As a courtesy, we will bill up to two insurance companies for you. However, your insurance company's contract is with you and not with our office. Although we will assist you in any way we can, we cannot accept responsibility for collecting your insurance claim or for negotiating settlement on a disputed claim. On occasion, your insurance may determine the care you have received is NOT a covered benefit. Please read your insurance handbook and be aware of what your insurance offers for benefits. When in doubt contact your insurance company directly for clarification.

You will be responsible for care not covered by your insurance plan.

It is your responsibility to verify that the physician is currently under contract with your insurance plan and that you have obtained all necessary referrals BEFORE your scheduled appointment. (Failure to confirm this will result in your responsibility for any and all charges.)

Please inform the front desk of any demographic changes (phone number, address, insurance information, etc.). Failure to notify us immediately of changes in demographic information, financial status and/or insurance coverage will result in you being responsible for any services not covered by your insurance carrier.

Primary Insurance

Your primary insurance is the first insurance to be billed according to industry rules and the terms and conditions of your insurance plan. The primary insurance carrier will typically make payment to our office in accordance with your benefit plan.

The business office will submit bills to your insurance plan. Our policy is to allow the insurance carrier 45 days to pay a claim. If a payment has not been received from an insurance carrier within 45 days we may request your assistance in working with the insurance carrier for payment.

There are many different types of insurance carriers and plans. Insurance payments vary depending on what type of insurance you have and how the payer determines payment. It is in your best interest to know and understand your specific plan benefits, as well as any deductible and co-payment amounts that you are responsible for paying. We encourage you to call the customer service number located on the back of your insurance card with any questions you have about your specific plan benefits.

Secondary Insurance

Your secondary insurance is the second insurance to be billed according to industry rules and the terms and conditions of your insurance plan. We will bill your secondary insurance carrier for those services not paid for by your primary. The secondary insurance carrier will typically make payment to our office in accordance with your benefit plan, however, some secondary carriers will pay you directly for our services; it then becomes **your responsibility** to forward that payment to our office. *Any payments made by your insurance company to you that are NOT forwarded to our office will be reported to the IRS as personal income and you will receive an IRS form 1099.*

Medicare

Our doctors are Medicare "participating providers" which means they will AUTOMATICALLY accept assignment on claims for all Medicare patients. This means the provider agrees to accept what Medicare allows. Of the allowable, Medicare pays 80% and the patient is responsible for the 20% coinsurance. Medicare patients are also responsible for their annual Medicare deductible and all non-covered services. The 2015 Medicare Part B deductible is \$147.00.

Generally, Medicare reimburses our office within 3 to 4 weeks. If you do not receive an Explanation of Benefits, you may call Medicare and they will send you a copy. We will send you a statement only after we have billed both Medicare and your secondary insurance carrier, if appropriate.

Medicare patients may call these phone numbers for assistance:

1-800-633-4227
1-800-MEDICARE

Auto Accidents/Workers' Compensation:

- Motor Vehicle Accidents (MVAs) will be filed to your auto insurance as a courtesy to you. Failure to receive payment within 30 days will result in your responsibility to pay.
- Our office will send appropriate workers' compensation claim forms for services rendered on your behalf as a courtesy to you. If and/or when a claim is denied, we will expect full payment from you within 30 days of receipt of our bill (a good faith deposit of 25% is required for a longer term of repayment).