

**SOUTH DENVER PRIMARY CARE, PC**  
**dba Aspire Family Medicine**  
**PATIENT FINANCIAL POLICY – Effective November 29,2017**

Thank you for choosing our practice for your primary care needs. The following is a statement of our Patient Financial Policy.

It is the policy of this office to help keep your health care costs as low as possible. To do this, we need to keep our billing costs to a minimum. Please help us minimize these cost in the following ways:

- Always bring your current health insurance card to your office visits.
- Please notify us at time of check-in of any changes in insurance, address, telephone or family status.
- Please pay your co-pay or deductible balance and co-insurance amount at the time of service.

You will be expected to pay in full at the time of service if: 1.) You do not have insurance OR 2.)South Denver Primary Care, PC does not participate with your health plan OR 3.)You are unable to present a valid member identification card from your insurance carrier at your visit OR 4.)We are unable to verify your insurance coverage.

**INSURANCE: Contact our office and we can tell you which medical insurance carriers we are in network with. You should also contact your medical insurance carrier and make sure Dr. Benjamin Schnurr is listed as an in-network provider.**

- It is your responsibility to know your insurance benefit coverage, as well as your dependents, prior to receiving services.
- It is your responsibility to ensure that all pre-approval requirements are met to avoid denials or out of network benefits.
- It is your responsibility to make sure our medical providers are in-network with your medical insurance network.
- Payment not received in 60 days by your insurance carrier for any reason may be transitioned to patient responsibility.
- Please remember that we must receive your billing information at the time of each visit to meet claims submission guidelines set by your insurance plan. If either the practice or the plan fails to receive accurate information to process your claim, you will be held responsible for payment for services provided.
- All co-pays, co-insurance and deductibles are due at time of treatment. If you have not met your deductible, we may estimate the expected insurance payment for your visit and request that amount at check-out. This is an estimate only. You may receive a statement with additional balances after your insurance claim have been processed. .
- You are financially responsible for denied and non-covered services, services deemed not medically necessary by your insurance company, denial of services not coverage due to pre-existing conditions clauses, co-payments, deductibles, co-insurance, and out-of-network benefits if they apply.

**RETURNED CHECKS:** There is a fee (currently \$75.00) for any check returned by the bank. This amount may change at any time.

**MISSED/LATE/NO SHOW APPOINTMENTS:** In order to give you and our other patients the highest level care possible, if you do not cancel your appointment at least 24 hours prior to your appointment time OR if you are more than 15 minutes late for your scheduled appointment it may be necessary to reschedule your appointment and you may incur a \$75 fee. New patients need to arrive 15 minutes prior to their appointment to fill out new patient paperwork. We will make every effort to provide you with a "reminder" call, text message or email for your appointments. Please note that reminder calls, text message and emails are done as a courtesy to our patients and are NOT guaranteed. Three or more "no show" appointments in a calendar year could result in treatment termination of our doctor patient relationship.

**COLLECTIONS:** Failure to pay account balance within 30 days from initial billing may result a service charge up to maximum legal amount allowed by law. Any past due balance not paid will be turned over to a collection agency after 60 days. Any charges and fees resulting from this action, including collecting agency fees and legal fees, will be added to your account balances and will be your responsibility.

**LAB/X-RAY/DIAGNOSTIC SERVICES:** If you receive medical care or diagnostic services from another facility (includes lab work drawn in our office that is sent to Quest , Labcorp, Metropath, x-rays, or other diagnostic services), you will receive a separate bill for those services. You are financially responsible for any co-pay or balance due for these services if they are not reimbursed by your insurance.

**INSURANCE RELEASE:** You understand that your health plan may not be liable for service rendered if any of the following conditions apply:

- If you have a pre-existing condition or other diagnosis that is not be covered by your plan or has a waiting period
- If South Denver Primary Care, PC does not participate in your health plan
- If you have not met the deductible under your health plan contract
- If your plan does not provide coverage for physicals, well child check-ups, immunizations, adult or sports physicals, as well as other routine services and you obtain those types of services in our office.

**DIVORCE:** In case of divorce or separation, regarding patients under 18 years old, the parent authorizing treatment for patient will be the parent responsible for those subsequent charges. If the divorce decree requires the other parent to pay all or part of the treatment costs, it is the authorizing parent's responsibility to collect from the other parent.

**ON-THE-JOB INJURIES/ACCIDENTS:** If the reason for your visit is an auto accident or injury while on the job, please be aware that you will be responsible for all charges related to this visit and you will be responsible to submit the bill directly to your auto insurance carrier, employer or your employer's workers' compensation carrier. We do not submit claims to worker's compensation insurance carriers or automobile insurance carriers.

**COPIES AND TRANSFER OF RECORDS:** Records requests will be processed by our office or a third party records company. Fees for copies of records will be charged to your account or to you directly by the third-party records company. Please contact our office for the current fees related to obtaining copies of records.