

BILTMORE MEDICAL ASSOCIATES FINANCIAL POLICY

Your insurance contract is an agreement between you, your insurance company, and in many instances, your employer. All charges incurred at Biltmore Medical Associates are your responsibility. Any disputes with the insurance company should be handled by you. You will be expected to pay your portion of the total charges at the time of service, even if we do participate with your insurance company. As a courtesy to you, we will file a claim to your insurance company "assigned" to us so the insurance portion will come directly to Biltmore Medical Associates. As a courtesy to you, we will file your secondary insurance once we have received a response from your primary insurance. We will give the secondary 45 days to respond to the claim, and if no response is received, the balance on the account will be turned over to you. It will become your responsibility to contact the secondary for payment. The secondary insurance will be filed only once, as a courtesy to you.

Payment is due at check-in. We accept cash, personal checks, and most major credit cards. There is a \$30.00 charge assessed for all checks returned by your bank for non-sufficient funds. If you are a self-pay (uninsured) patient, please contact us ahead of your appointment so we can give you an estimate of your visit cost. This covers the "approximate" total of your visit. Any additional charges will be collected at check-out.

Payment plans on past due patient balances will be considered on a case-by-case basis. This should be discussed with a billing office representative and approved by a Patient Account Manager. Patients will not be permitted to carry a balance larger than \$250.00. If your balance reaches \$250.00 you will be required to pay in-full for any additional visits or charges.

When you check-in your co-pay/co-insurance or deductible will be collected. However, there may be additional charges that may not have been noted on the encounter form by your provider that will be billed after your visit.

Concerning minor children, the person bringing the child in is responsible for the bill.

We consider an account delinquent if not paid within 30 days from billing date. After 90 days of non-payment, further action may be taken to recover this delinquent account, i.e. a collection agency, and possible dismissal from the practice.

Please sign below that you have read, understand, and will abide with this Biltmore Medical Associates, P.A. Financial Policy.

Printed Patient Name: _____

Patient (or Guardian) Signature: _____

Date: _____