

Cardiovascular Group of Syracuse Financial Policy

Welcome to the Cardiovascular Group of Syracuse (CVGS). As a medical care center, *our relationship is with you*. If you receive a bill from us that you do not understand or agree with, promptly call our Billing Office at 315-752-0141. We are open Monday through Friday from 8-4:30 PM.

Insurance:

If you have medical insurance, CVGS will help you to receive your benefits. To do this, we will need your understanding of our financial policy. Providing we participate with your insurance, we will bill your insurance company for whatever portion of the costs it will pay. We will submit claims for all insurances providing:

- * At each visit, we receive a copy of ALL current insurance identification card(s).
- * The patient information form is completed correctly and current.
- * Our financial policy is signed.

According to your insurance carrier, it is your responsibility at the time of your visit to pay the amount of the deductible, co-insurance, or co-payment specified in your contract. Your insurance carrier mandates that we collect this amount from you in our participating provider agreement. The following does not apply to patients enrolled in Government Programs such as Medicare and Medicaid.

* We ask that when you show for your appointment, you come prepared to pay your co-pay. There will be a one time **\$10.00** fee added to your account for **each** unpaid co-pay.

* For your convenience in paying, CVGS accepts cash, money orders, MC/VISA, Discover and checks. **Payment is expected at each visit.** *We reserve the right to reschedule your appointment if you are unprepared to pay your co-payment, co-insurance or unpaid balance.*

* You will receive a billing statement for unpaid co-insurances, deductibles or charges determined not covered under your policy. If we have not received a response from you or received a payment regarding your unpaid balance within 30 days, your account will be charged an interest rate of 1.5 % per month thereafter.

* CVGS understands that **temporary and unexpected financial problems** do arise, and we encourage you to contact us promptly for assistance in the management of your account. Special payment consideration may be extended in the event of such circumstances. To avoid misunderstandings, we invite you to discuss any financial problems with the Billing Manager who can be reached at 315-752-0141.

We do not routinely bill non-participating or third insurances. If you have a secondary that we have not heard from in 60 days, you will be billed directly. You will need to contact them to find out why your claim has not been paid.

No Insurance:

When you do not have insurance, charges for the day's medical services are **due at the time of service** unless other arrangements have been made with our Billing Department. We offer a private pay discount if you pay at the time of service. You may ask the receptionist how you can take advantage of this! New patients without insurance should bring \$100.00 towards their first visit or if you are having a diagnostic test, \$300.00. If a payment plan needs to be established, please discuss this with our office prior to your appointment.

Referrals/Authorizations:

It is the patient's responsibility to obtain all referrals if your insurance company requires one. We will try to assist you in obtaining one but ultimately the responsibility is yours. If a referral is **NOT** in place **PRIOR** to your appointment, we may reschedule the appointment.

Missed Appointment Policy:

CVGS reserves the right to charge a patient for a missed appointment. If you cannot make your scheduled appointment, you should give us a 24 hour notice. A charge for a missed appointment is NOT a charge for a service itself. Missed appointments may be assessed a fee of \$25.00. If a patient habitually misses appointments, it could lead to the patient being discharged from the practice.

Collections:

The Cardiovascular Group of Syracuse will make every attempt to arrange payment terms to meet your needs. If we do not hear from you by phone, mail, or receive a payment within forty-five (45) days of a statement being sent, we may refer your account to collections. In the event your account is assigned to collection, you may pay an additional 30% collection fee based on the total amount owed as well as any associated judgment and attorney fees.