

## **Cornerstone Family Health Associates Financial Policy**

We are committed to providing you with the best care possible. This goal is best achieved if everyone is aware of our policies. One part of this is a clear understanding of our financial policy. We ask that you review the items listed below. We welcome any questions you may have. Thank you for choosing our office for your medical care.

Cornerstone Family Health Associates' fees are based on the community levels and we have tried to keep them as low as possible in the face of today's rising costs for supplies and services. In order to keep our expenses down, we ask you pay for services at the time they are rendered to eliminate the expense of billing. We accept cash, check, VISA, MasterCard, Discover, American Express or MAC.

### **Co-Pays**

Co-pays are due at the time of the visit. If a co-pay is not paid at time of service a fee of \$10 will be applied to your account.

### **Insurance**

We participate with many insurance companies. If we participate with your insurance AND you provide your current insurance card at each visit, we will submit a claim to your insurance company.

Patients responsible for paying their full bill will receive a prompt pay discount of **19%** if the entire bill is paid at time of service. This discount does not apply to partial payments or co-payments. It only applies to all charges paid in full at time of service.

### **Workers Comp or Auto Liability Claims**

Very specific information is required for us to bill these claims for you. Unless the injury is an emergency, we will require this information at the time of your first visit. We will inform you of the information that is required when we schedule your appointment. Please note – we are not permitted to bill your health insurance for injuries related to Workers' Comp or Auto Liability.

### **Non-Payment**

The doctors of Cornerstone recognize that there are individuals and families whom we serve that have difficulty paying their medical bills due to their financial situations and the high cost of medical care.

If you fit into this category we offer two options . . .

#### **1. Cornerstone's Payment Plan**

Cornerstone's payment plan is a way to pay for your outstanding balance by making manageable monthly payments.

#### **2. Debt Reduction**

The doctors are willing to consider reducing your debt owed to Cornerstone based upon your particular financial need, extenuating circumstances and our financial position.

If your balance is not taken care of here at our office it will be forwarded to a collection agency at which time you and your family may be dismissed from our practice. At that time you will be responsible for all collections fees applied to your account.

### **Missed Appointments and Late Cancellations**

Our policy is to charge a fee of \$25 for missed appointments and appointments not cancelled within 1 hour of the scheduled appointment time. If multiple missed appointments, you may be dismissed from the practice.

### **Prescription Management**

We would encourage you to bring your medications along to your appointment. Refilling your medications by phone has a significantly higher risk of error and requires a great deal more time and effort than renewing prescriptions at an office visit. If you bring them to your appointment there will be no additional charge. A refill request made outside of an office appointment will incur a charge of \$10 to you.

### **Forms**

- School/daycare/sports/etc forms provided at a visit – no charge
- Forms NOT provided at a visit will incur a fee of \$10 or \$21 depending on the length of form.

### **Medical Records**

We will forward your medical records to another provider that you are seeing in conjunction with our physicians at no cost to you.

We will also provide medical records as requested by insurance companies and attorneys with your signed consent at the cost determined by following Pennsylvania State Law. This will be billed to that insurance company or attorney.

If you choose to leave our practice, we will be happy to provide you with copies of your medical records with your signed consent and either provide them for you to pick up or mail them to your chosen new practice. The charge for copying records is \$.10 per page when greater than 50 pages.

### **Questions About Billing**

Cornerstone is part of a larger group of physician offices that have their billing done by a central billing office. Patients can call this billing office with billing questions such as; why their insurance did not cover the full amount, what was covered by their insurance, and the amount owed to our office. The phone number to reach them is (717) 519-1550.

There is also staff at Cornerstone that can answer questions regarding billing issues for you. You can call our phone number any time of the day or night and leave a detailed message on the confidential financial line voice mail. You can reach this line by calling (717) 627-2108 ext 260. As with any message that you leave at our office, please let us know a good time to reach you or if we can leave detailed messages on your answering machine or voice mail.