CRYSTAL LAKE HEALTH CENTER
crystallakeclinic.com

We *can* see you today!

Financial Policy

Thank you for choosing us as your Primary Care Provider. We are committed to providing you with high quality, affordable healthcare. Your clear understanding of our Financial Policy is important to our professional relationship. If you have medical insurance, we will assist you in receiving your maximum benefits. The policies provided below are established to accomplish these goals. As a patient you should be fully aware of your obligations, so please read the following information over carefully and ask any questions you may have. A signature is required that you have received and understand these policies.

Appointments

1. **No Show, Late Canceled Appointments**: We value the time you have scheduled with us to treat you and/or your family. You must provide at least 24-hour notice when you are unable to keep an appointment. If you miss your appointment, cancel your appointment with less than 24-hour notice or arrive too late to be seen, you will be marked as a no show and charged a $50 administrative fee from the first time, and a $100 fee for each additional occurrence. Three or more missed or late canceled appointments within a year may be the grounds for discharge from CLC.

2. **Late Arriving Appointments**: Please be on time for your appointments. If you are late, we will do our best to accommodate you. However, there may be certain situations where we will have to reschedule your appointment.

3. **Priority of Care**: While we do strive to minimize wait times, an emergency will take priority. We appreciate your patience and understanding.

Insurance

1. **This is important:** If we are your primary care physician, be sure that your insurance company has a Crystal Lake Clinic Provider listed on your plan. If we are not listed as your "primary care physician," your insurance company may charge you a higher co-pay.

2. To avoid fraud, you will be asked to provide a photo I.D. and verify your current address, phone number and, if you have insurance, your current insurance card at every visit. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the entire payment.

Financial Obligations

1. Co-Payments, Co-Insurances and Deductibles:
    a. All co-payments and deductibles must be paid at the time of service. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment or deductible at each visit.
    b. Crystal Lake Clinic, P.C. accepts payments by cash, check, credit cards (VISA, MasterCard, Discover or American Express) debit cards and HSA cards.
    c. Crystal Lake Clinic is proud to announce that we can securely keep your credit card on file using a third-party vendor. **We will be asking all patients to keep their credit,**

debit, or HSA card on file as a convenient method to pay for services not paid for by your insurance.

d. Payment is expected on the date of service. A credit card on file meets that expectation.
e. If you are unable to pay your copayment or deductible at the time of the visit, **your appointment will be cancelled and rescheduled.**

2. If we participate with your insurance company:
    a. We participate with most insurance plans. We expect that you will provide accurate insurance information each time you make an appointment with us. We will submit the claims to your insurance, as a courtesy to you.
    b. If you do not have an up-to-date insurance card or your insurance is pending, payment in full for each visit is required until we can verify your coverage.
    c. **Non-Covered Services: Knowing your insurance benefits is your responsibility.** Your insurance benefit is a contract between you and your insurance company; we are not a party to that contract. Please contact your insurance company with any questions you may have regarding your coverage.
    d. If your insurance company does not cover the service that you have received, then payment in full will be required at the time of service. The healthcare provider's decision to order tests, x-rays, labs, and other medical services is ***based on your health care needs, not your insurance coverage.*** It is your responsibility to know your insurance coverage before any services are rendered.

3. If we do NOT participate with your insurance company:
    a. Payment in full is required at the time of the service.
    b. If you are unable to pay, **we will reschedule your visit.**

4. No Insurance:
    a. Self-pay patients will be expected to pay in full at the time of service. A cash discount on selected services is calculated for payment in full that day. If you are unable to pay, **we will reschedule your visit.**
    b. If you have any labs, injections or procedures done during your visit, these are charged in addition to your office visit charge.
    c. If your employer is responsible for paying your healthcare visit, the payment at the time of service must be prearranged.
    d. No Surprises Act: Federal Regulation requires us to provide uninsured and self-pay patients with a Good Faith Estimate (GFE) for the cost of expected care. The GFE may be provided upon scheduling your appointment or any time prior to the appointment date.

5. Patient Refunds: Will be processed monthly and sent to you by mailed check.

6. Returned Checks: $50 fee will be charged for any checks returned for insufficient funds.

7. Statements will be available to you through your patient portal, by mail and upon request.

8. **Nonpayment.** If your account is over 90 days past due, you will receive a final statement with payment due immediately. Partial payments will not be accepted unless otherwise negotiated. If the balance remains unpaid, we may refer your account to a collection agency, and ***you and your immediate family members may be discharged from the practice***. If this occurs, you will be notified by certified mail that you have 30 days to find alternative medical care. During that 30-day period, our providers will only be able to treat you on an emergency basis.

Patient Records:

1. If you transfer your healthcare to another provider, we will provide a copy of your Crystal Lake Clinic medical record to that provider free of charge. For records from other physician offices, you will need to contact them directly. We require a records transfer form be filled out prior to records being sent. This can be done by going to the Patient Forms section of our website at www.crystallakeclinic.com.

2. If you would like a copy of your patient record for your personal use, this is available to you using the medical record request and paying a fee per the most recent Office of Civil Rights (OCR) rate. Please phone the office for details on the charge as it is dependent on the size of your records. Please allow 7-10 days for processing. You can also access most of your medical record including office visits, allergies, medications, conditions, labs, and insurance records on our patient portal free of charge.

Additional Billing Information

Auto Accidents: Please advise our staff and your provider that the visit may be auto related. When scheduling your visit, we will ask you for the date and time of the accident, claim number, and auto carrier name and billing address. You will need to know if your health insurance should be billed primary to your auto insurance.

Asynchronous (Email) Visits: We offer asynchronous communication options such as email consultations through our secure patient portal for non-urgent medical concerns. These communications may be billed as virtual visits and are subject to insurance coverage. Please be aware that charges may apply depending on your insurance benefits.

Care Management Services: Our clinic provides care management services for patients with chronic conditions. These services may include coordination of care, medication management, and follow-up communication and are part of your provider's plan of care for you. These visits may be in person, virtual video visit or by telephone. Charges for care management services may be billed to your insurance and may be subject to copayment or coinsurance.

Complexity of care - G2211: CPT code G2211 is used to reflect the complexity of care when managing a patient's overall health. It may be billed in addition to an office visit when applicable and may result in additional charges depending on your insurance.

Dual Billing for Preventive and Problem Focused Office Visits: During your visit, if you receive both a preventive service (such as a Well Child Check, Complete Physical Exam or Annual Wellness Visit) and a problem-oriented evaluation and management (E/M) service, both services will be billed on the same day. This may result in a copayment, coinsurance, or deductible for the E/M portion depending on your insurance plan.

Workers Compensation: Crystal Lake Clinic **no longer accepts** new Workers Compensation claims. Work related injuries should be treated at an occupational health facility. If you schedule a visit, and do not claim a work-related injury, you will be expected to pay in full on the date of service.

PATIENT QUICK REFERENCE GUIDE ***It is the patient's responsibility to know their deductible, co-pay, co-insurance, and coverage for services.***		
Your Plan	**What you Do**	**What Crystal Lake Clinic Does**
Medicare	Pay your deductible and co-insurance (20% of allowable) or place a credit card on file.	We will file a claim with Medicare for you.
Medicare and a secondary insurance	No payment due at time of service. Place a credit card on file for balances due.	We will file a claim with Medicare and your secondary insurance for you.
Medicare Advantage	Co-Pay, deductible, and co-insurance at time of service. Place a credit card on file.	We will file a claim with your Medicare Advantage insurance for you.
Medicaid	Have active coverage or put a credit card on file.	We will check your Medicaid eligibility before every visit and will file a claim with Medicaid for you.
Medicaid HMO	Your insurance must have the name of a provider from Crystal Lake Clinic in order to have a provider visit.	We will check your Medicaid eligibility before every visit and will file a claim with Medicaid for you.
Medicare Advantage	Co-Pay, deductible, and co-insurance at time of service. Place a credit card on file.	We will file a claim with your Medicare Advantage insurance for you.
Blue Cross/Blue Shield	You must pay your Co-pay, deductible, co-insurance, and non-covered services at the time of service or place a credit card on file.	We file a claim with your BCBS insurance for you.
Priority Health and BCN	Your insurance must have the name of a provider from Crystal Lake Clinic on file. Co-Pay, deductible, co-insurance, and non-covered services at time of service or place a credit card on file.	We will file a claim with your Priority Health or BCN insurance for you.
Insurance we participate with such as Cigna, United Healthcare, Aetna, Tricare	Co-Pay, deductible, and co-insurance at time of service. Place a credit card on file for those charges that the patient is responsible for.	We will file a claim with your insurance for you.
Insurance we Do Not participate with	Pay for the visit in full at the time of service.	We will file a claim with your insurance for you and assign the benefits to you so you will receive the payment.
Worker's Compensation	Crystal Lake Clinic no longer accepts new Workers Compensation claims.	
Auto Accident	You must have opened a claim with your insurance company to have a provider visit. You must find out if your health insurance or the Auto insurance is primary on the auto claim and provide us with the accident date/time, claim number, auto carrier name and address at the time you schedule your visit.	We will file a claim with your insurance company for you.
Self-pay	Pay for the visit in full at the time of service.	Provide a discount for eligible services for cash paid at the time of service.
Health Savings Account (HSA)	Your HSA card must be on file.	We will file a claim with your insurance and if there is any amount due, we will charge your HSA credit/debit card on file.