

D I G E S T I V E H E A L T H C L I N I C , L L C

Boise Gastroenterology Associates & Idaho Endoscopy Center

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FINANCIAL INFORMATION

PATIENT PAYMENT/ CREDIT POLICY

It is the policy of Digestive Health Clinic, LLC to provide the finest quality and most effective medical care available. In order to do this, we must be sensitive to cost containment and use good practice management. We feel that it is important for you to understand the charges that will be involved with your care. To be fair to all patients, we have adopted the payment/credit policy outlined below. If you have other questions about billing or insurance, please call 489-1836 between 9:00am and 5:00pm.

CLINIC PATIENTS

We would appreciate payment for office follow-up visits at the time of service. If insurance benefits are assigned to the office, then co-payments should be made in the office. For your convenience, the office will accept cash, check or payment by credit card.

INSURANCE

Timely payment of accounts is your responsibility. Any arrangements for financial payments that you have made with a health insurance company, government agency, or other payor is between you and that entity. However, we will help you by providing insurance claims and assisting you in dealing with your insurance company. Our office will file all insurance claims and assisting you in dealing with your insurance company. Our office will file all insurance claims if current information is on file. We will file Medicare and take assignment on all professional fees. After we receive the Medicare payment, your supplemental insurance will be billed. You are responsible for any portion of your bill not paid by your insurance company. Any special requirements for your insurance company, such as preauthorization of procedures or hospital admission should be brought to our attention before services are rendered. Insurance companies may set allowable charge limits that are below our customary charges. You are still obligated for the full amount of our charges unless we have a contract with the insurance company.

CASH

All accounts without insurance or with a non-approved insurance company are due at the time of service unless other arrangements are made with the Patient Accounts Representative.

STATEMENTS

Statements are mailed each month. Payment of statement balance is expected in full within thirty (30) days of receiving the statement.

CREDIT

We will extend interest-free credit for a total of sixty (60) days from the date of receiving the medical service, in order to allow time for filing of insurance. Amounts due beyond sixty (60) days will be charged 1% interest each month finance charge (12% per annum).

RETURNED CHECKS

A \$15 service charge will be made on all checks returned for insufficient funds.

COLLECTIONS

Patients who have large bills due to procedures or hospitalization or who are unable to make full payment of their bill should contact our Patient Accounts Representative as soon as possible. It is the policy of this office to help work out payment terms according to patient financial needs.

If patients do not discuss payment with the office or make an honest attempt to pay their bill in a timely fashion or according to terms agreed upon, then accounts will be turned to a collection agency after one hundred twenty (120) days. This is only fair to the majority of our patients who reliably pay their bills. Any costs incurred in collection of accounts will be added to the account.

IDAHO ENDOSCOPY CENTER

FACILITY CHARGE

A facility charge will be made for each procedure done in the Idaho Endoscopy Center (IEC), including esophageal dilation and flexible sigmoidoscopy. This fee covers the room charge, equipment, nursing, and routine medications and supplies. It is similar to the charge a hospital would make for providing these services.

PROFESSIONAL CHARGES FOR PROCEDURE

The physician will make a professional charge for each procedure he does. This is his charge for performing the procedure, and it is the same as it would be if the procedure were performed in the hospital.

CONSULTATION CHARGE

The doctor may also charge a separate fee for a consultation. This is the fee for evaluating your clinical situation and treating you. Your medical history will be reviewed, you will be examined, and recommendations will be made regarding your care. A letter will be sent to your referring doctor, and in many cases your situation will be discussed by telephone with your physician. A consultation fee is in addition to the procedure fee.

STATEMENTS

You will receive two statements when your procedure is done at the Idaho Endoscopy Center, one for the facility charge and one for the professional charges.

FOLLOW-UP VISITS

Subsequent office follow-up visits will be billed separately if you return to discuss results of the evaluation or treatment.

BIOPSIES

You will receive separate bills from the hospital and the pathologist if biopsies are taken.

INSURANCE

Most insurance companies recognize the Idaho Endoscopy Center and will pay according to your policy. The exact amount covered will depend upon your policy and whether you have met the deductible. It is especially important to be certain that any required pre-authorization has been obtained. If there are any concerns about your insurance coverage, please discuss them with the Patient Accounts Representative prior to the procedure.

Although we only perform procedures when we feel that there are valid indications, it is possible that insurance companies may not recognize the indications for the procedure and subsequently deny payment.

Some insurance companies do not cover procedures done strictly for screening purposes, such as a family history of cancer or simply to look for polyps in the absence of symptoms. If a procedure is done and the insurance company determines that it was done for screening purposes, then you may be responsible for the entire charge for the service.

MEDICARE

We will bill Medicare and take assignment on the facility fee, leaving you responsible for 20%. After we have received payment from Medicare for the 80% they pay, then we will bill your secondary insurance for you. This may take up to sixty days. Do not be disturbed if you receive bills during this time, it simply takes time for payments to be made.

PRIVATE INSURANCE

You should check with your insurance company to be sure they will cover procedures done in the Idaho Endoscopy Center.

CHARGES FOR SPECIFIC PROCEDURES

It is difficult to predict exact charges for procedures, since the cost will depend upon what the physician finds at the time of the procedure. If additional procedures are done, such as dilation, biopsy, or removal of polyps, then the charge will be more. We will give you estimates of expected charges for your procedure, but realize that these are only estimates and the final charge will be based upon what was actually done.