

Medical Clinic of North Texas

08-01-07

Purpose:

This is a professional office that renders quality care to patients. Our duty is to preserve the dignity and confidentiality of our patients while receiving appropriate payment for the medical care we have provided. The following details the Medical Clinic of North Texas' policies and procedures regarding patient billing.

Policy:

Office Visit

- Payment is expected at the time of service unless arrangements have been made prior to treatment.
- The office will file insurance claims for services rendered, but patients are not relieved of responsibility for payment because they have insurance unless a contract prohibits billing the patient, such as a contract between this practice and a HMO.
- Patients must pay copays or deductibles before surgical procedures are performed and at the time that office services are rendered, absent an insurance carrier contract provision to the contrary.
- Most HMO and PPO patients have copayments, deductibles, or coinsurance. Our practice is obligated to provide medically necessary services to patients as required by the standard of care set by the profession and contracts with insurance carriers. We also must be mindful that in many cases, we cannot bill the patient for amounts left unpaid by carriers when we have a contract with the patient's insurance carrier. This practice keeps its agreements and will not bill or charge patients when our contracts do not permit it.
- Complaints related to billed charges shall be directed to the billing compliance officer for resolution.

When Patients Are Billed

- This office will honor any request a patient makes to use an alternative billing address, but any patient making such a request must provide a suitable alternative for billing purposes. See *Accommodating Reasonable Requests for Confidential Communications* policy and procedure.
- After we receive payment from the insurance company, this office will reconcile the explanation of payment, then bill the patient for the unpaid amount unless a contract with an insurance carrier prohibits it.
- Any claim denied due to patient ineligibility should be billed directly to the patient.

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- Patients should be billed (when an insurance carrier contract does not prevent billing) when a claim is denied due to benefit limits, services are not covered, or when there is still a patient responsibility balance on the account.

Mailing Statements

- Statements will be mailed every 30 days and should be:
 - Consistent,
 - Without abbreviations,
 - Professional in appearance,
 - An accurate reflection of all charges and payments, and
 - Mailed at the same time each month with a return envelope enclosed.
- Send patients a statement of their bill no more than 30 days after the date of patient responsibility.
- Send the second statement 60 days after the date of patient responsibility.

Past Due Accounts

- If the patient does not make payment after receiving their first statement, a \$5.00 late fee will be placed on the account and noted on the statement. This will occur every 30 days until the balance is paid. The Medical Clinic of North Texas does not charge interest.
- If the patient has not settled his or her account by the 75th day following the date of patient responsibility, call the patient to request payment. Document patient comments for the practice's billing records.
- The third statement should go out 90 days after the date of patient responsibility.
- If a patient does not make payment by the 110th day, send a letter to the patient stating that unless payment is received in 10 days, the practice will turn the account over to an outside collection agency. Consult the treating physician prior to this statement.
- At 120 days, turn any unpaid accounts over to a collection agency. Initiate termination of the patient relationship as described in the *Termination of the Patient-Physician Relationship* policy and procedure.

Discounting

- Certain professional contracts as well as state and federal regulations prohibit physicians from giving courtesy and professional discounts to patients.

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Patient Complaints

- The Medical Clinic of North Texas has the patient's best interest in mind and will work to resolve any patient complaint. If there is a problem regarding billing, collecting, or discounting complaints should be directed to the Collections and Support Services Manager.