



Practice Financial Policy

Thank you for choosing Central Mass Medical Group as your health care provider. We are committed to building a successful physician-patient relationship, and the success of your medical treatment and care. Your understanding of our Practice Financial Policy and payment for services are important parts of this relationship. For your convenience, this document discusses a few commonly asked financial policy questions. If you need further information or assistance about any of these policies, please ask to speak with our Practice Manager.

Payments

All copayments, deductibles, patient responsibility amounts, and past-due balances are due at the time of check-in unless other arrangements have been made in advance. We accept payment by cash, check, VISA, and MasterCard. There is a \$40.00 service charge for each returned check.

What is my financial responsibility for services?

It is your responsibility to verify that the physicians and the practice where you are seeking treatment are listed as authorized providers under your insurance plan. Your employer or insurance company should be able to provide a current provider listing.

Insurance:

Central Mass Medical Group accepts most major insurance plans. However, with the frequent changes that happen in the insurance marketplace, it is a good idea for you to contact your insurance company prior to your appointment and verify if we are a participating provider as per your plan.

- Knowing your insurance benefits – including eligibility, covered benefits, and medically necessary procedures – is your responsibility. Please contact the customer service department at your insurance company for questions you may have regarding your coverage.
- Verify that our doctors are part of your plan's network. If not, you may be responsible for out-of-network fees. You are responsible for any charges not covered by your insurance plan.
- If we are not a provider under your insurance plan, you will be responsible for payment in full at the time of service. As a courtesy, however, we will file your initial insurance claim, and if not paid within 45 days, you will be responsible for the total bill. After your insurance company has processed your claims, any amount remaining as a credit balance will be refunded to you.
- Self-pay rates are available upon request & Same-day prompt-pay discounts may apply when paid in full

Proof of Insurance

It is important that you present your most recent insurance card(s) at your visit. We contract with many insurance plans, however we may not be able to accept every product listed with those plans. Our office verifies eligibility and as a courtesy will tell you about issues that we notice, but some plans limit the information that we can view.

Referrals or pre-authorization

If your insurance plan requires a referral authorization from your primary care physician or a pre-authorization from your insurance, you will need to contact your primary care physician or insurance company to be sure it has been obtained. If we have yet to receive authorization prior to your appointment time, we will reschedule. Failure to obtain the referral or preauthorization may result in a lower or no payment from the insurance company, and the balance will become the patient's responsibility.

Payment Plans

Some patients may accrue large balances for services provided. At the sole discretion of the practice leadership, we will work with you to set up a mutually feasible payment plan.

Billing or insurance questions

Central Mass Medical Group is supported by a staff of dedicated professionals. Our office staff can assist with most financial questions and help relieve the patient/caregiver of burdensome paperwork. Please ask if you have any questions about our fees, our policies, or your responsibilities.