

# STETHO MD

## PRIMARY CARE & WALK-IN

### PATIENT FINANCIAL POLICY:

Our goal at STETHO MD is to provide and maintain an excellent physician-patient relationship. Informing you of our financial policy in advance allows us to maintain a good flow of communication and run efficient medical practice.

We verify insurance eligibility for every patient prior to their scheduled appointments and for all walk-in patients. To maintain a strong financial standing while providing excellent medical care, we have implemented a financial policy of collecting all copays, deductibles, and co-insurances on the day of your visit. If we find that you have overpaid, we will issue a refund once the Billing Department reviews your Explanation of Benefits (EOB). If you still have leftover patient responsibility, we will send you a statement with a balance due.

**Self-Pay Patients:** Any quotes given to you by the office are estimates. If the provider performs additional testing or other services, this may increase the amount of your office visit. In order to receive a prompt, pay discount for the services provided it is recommended that you stop at the checkout counter at the Front Desk prior to leaving in order to make certain all services have been paid for.

### NOTICE TO PATIENTS:

STETHO MD charges an **additional fee** for services provided "AFTER HOURS" (evenings, weekends, and holidays). For Patients **with insurance** coverage this additional charge will be submitted to your insurance carrier as a courtesy under CPT code 99050, 99051. Out-of-pocket costs for all services provided will depend on your individual contract with your carrier. For patients without insurance coverage the self-pay additional fee is \$36.

### PATIENT MISSION STATEMENT:

To be your family's medical home, providing optimal quality of care; and to improve access to health care services by advancing the efficiency and quality of primary care in the Tampa Bay Area.

### MY FIRST VISIT EXPECTATIONS:

We are committed to providing high-quality healthcare and ensuring that your first visit sets the foundation for a positive and effective care journey. The primary purpose of your first visit is to establish a comprehensive understanding of your health status, medical history, and any immediate health concerns. This visit is subject to applicable copayments or deductibles as determined by your insurance plan. Payment arrangements for first visits will not be authorized. It's important to note that we do not automatically begin care with a physical examination. If the provider recommends a physical examination, your copayment and deductible for the first visit will be returned after the completion of the physical examination.

### FOR PATIENTS WITH INSURANCE:

**If you are responsible for a copay, deductible, or co-insurance, we will collect a fee upfront for your visit, and if you have further responsibility, you will be billed for these services. All monies are due at the time of service.**

**INSURANCE** – As a courtesy to our patients, we will file claims on all visits and procedures. When we file a claim on your behalf, it is with the understanding that benefits will be assigned to Privia Health, STETHO MD, Health First Medical Group, LLC. You are responsible for all co-payments, deductibles, co-insurance, and non-covered services. **\*\*\*THE ULTIMATE RESPONSIBILITY FOR UNDERSTANDING YOUR INSURANCE BENEFITS REGARDING PAYMENTS, PREVENTATIVE SERVICES, COVERAGE FOR PHYSICIAN AND LAB SERVICES, PATHOLOGY, RADIOLOGY, AND VACCINATION COVERAGE RESTS WITH YOU.\*\*\***

**PREVENTATIVE PHYSICALS AND BILLING POLICY:** – We want to ensure clarity regarding billing for preventative physical exams. While your insurance plan may cover the preventative/wellness exam portion, any additional services, such as lab reviews, addressing acute complaints, or medication refills during the visit, are not considered preventative and will be billed separately. The coverage for this portion of the visit may vary, and patients are responsible for any remaining balance applied by their insurance company. We recommend checking with your insurance provider to understand the specifics of your coverage. Our goal is to provide transparent information on billing practices to avoid any confusion and help you make informed decisions about your healthcare expenses. It will be required to sign a separate waiver for every annual visit before such billing will be applied. You may opt out of these services at your wellness visit, but if you want to discuss these services, an additional separate appointment must be made, which will be subject to your copay, deductible, or coinsurance.

**NEW PATIENT PHYSICAL SCHEDULING POLICY:** As a new patient, if you request a Physical without a prior history in our records, Please be aware that we require an establishment visit to familiarize ourselves with your health concerns and issues. While we cannot guarantee a Physical during the first visit, it is at the provider's discretion. Any out-of-pocket costs associated with the visit must be settled upfront. If the visit leads to a Physical, and you've made an upfront payment, a refund may be issued on the same day. However, since we have no history, it is essential to establish a care plan for you. Physicals are limited to once annually, with a scheduling requirement of 366 days after your last Physical. We urge new patients, especially those self-scheduling, to be aware of these policies when making appointments.

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### PAYMENTS:

**CASH PAYMENTS** – Payments of **\$15 or less** are preferred cash only. Please note the following: We will not accept credit or debit card payments for **\$1.00, \$2.00, or \$5.00** payments.

ACCEPTED TYPES OF PAYMENT: Cash, Visa, MasterCard, and Discover. **NO PERSONAL** or **BUSINESS CHECKS** will be accepted.

**LAB FEES (except Medicare/Medicare Replacement Plans)** – If your provider orders labs, you are welcome to visit a LabCorp or Quest lab facility. We offer you the convenience of having your labs drawn at STETHO MD; a lab draw/convenience fee of \$15 (CASH PREFERRED) will be collected for physical exams, your initial visit, or any follow-up visit. This includes labs drawn during a walk-in visit. Your lab specimen(s) will be sent to LabCorp or Quest based on your reference.

### ADMINISTRATIVE FEES:

STETHO MD prides itself on providing excellent medical care and customer service to you and your family. We can also provide administrative services to patients upon request. If you require a specific form, paperwork, or letter for your employer or other reasons, we will charge an administrative fee based on the request. Fees must be paid in full before the letter or administrative service is completed. You must allow seven days for any form(s) to be completed. You will be notified when your letter or paperwork is complete and ready for pick-up at the front desk.

1. Letter typed and printed on company letterhead and signed by the physician or other provider (example: special travel arrangements, requirements for service, work accommodations, etc.): **\$50**
2. Forms or paperwork for work accommodations (not FMLA), handicap parking placards: **\$50**
3. Family Medical Leave Act (FMLA) requires a face-to-face encounter/appointment with a physician. You will be charged your normal office visit fee and an **additional \$50** to complete the FMLA packet.
4. Disability (Short or Long Term): you must be an established patient for at least one year with a physical before disability forms are completed: **\$50**
5. Requests for admission into a nursing home or assisted living facility: you must be an established patient for at least one year with a physical: **\$50**
6. Medical records copies price for the first 25 pages, the cost shall be \$1.00 per page. For each page in excess of 25 pages, the cost shall be \$1.00 per page. For each page in excess of 25 pages, the cost shall be 25 cents plus postage and sales tax.

### PRIOR AUTHORIZATIONS FOR MEDICATIONS:

We will make every effort to ensure you receive the safest, most effective, and reasonably priced prescription drugs best suited for your healthcare. We also abide by regulations set by insurance companies and government agencies. Many health insurance companies or plans require Prior Authorization or approval for your medication.

This is an additional and labor-intensive service our medical staff completes; we will charge an administrative fee of \$50 per authorization. This cost is an out-of-pocket expense to you and is not covered by insurance. Additionally, there is no guarantee of an authorization for the medication.

### PRESCRIPTION REFILL AND CONTROLLED SUBSTANCES POLICY:

Our goal at STETHO MD is to provide and maintain an excellent physician-patient relationship. Informing you in advance of our Prescription Refill and Controlled Substances Policy allows us to maintain a good flow of communication and run an efficient medical practice. Please review the policy below:

### MEDICATION FOR CHRONIC CONDITIONS:

1. All new patients must establish with a STETHO MD provider prior to having a prescription refilled.
2. Additional lab tests may be required to determine the exact dosages of prescribed medications; your insurance may or may not cover these tests. It is your responsibility to check with your insurance company to determine what they will cover.
3. Depending on the type of medication you are on, you must be seen by a STETHO MD provider every three to six months (or more frequently if necessary) to have your prescription refilled. This will be considered a regular office visit and billed accordingly. You will also be required to have bloodwork at least every six months for medications for chronic conditions.

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### CONTROLLED SUBSTANCES:

1. Controlled substances (pain, sleep, muscle relaxants, stimulants, testosterone/hormone replacement) are tracked by the State of Florida Prescription Drug Monitoring Program (PDMP). Pharmacies and physicians can track your usage of controlled substances by obtaining an online report, which annotates physicians who have prescribed, and pharmacies who have dispensed these medications.
2. New patients who request a controlled substance for acute pain may receive one prescription of pain medication or controlled substance (at the discretion of the physician) after a PDMP report is obtained.
3. STETHO MD physicians do not refill narcotic medication prescriptions on an ongoing basis. If you require such medications, you will be referred to a pain management specialist or other specialist related to your condition.
4. If the physicians at STETHO MD are dispensing a controlled substance (non-narcotic pain medication, sleep medication, muscle relaxant, ADHD medications, testosterone, or hormone replacement), you are required to have a face-to-face encounter every 3 months for prescription refills.
5. Failure to comply with our Prescription Refill and Controlled Substance Policy will result in dismissal from STETHO MD.

### SMS Consent & Disclosure Policy:

By providing your mobile number, you agree to receive text messages from Stetho MD regarding your healthcare. These messages may include:

1. Appointment reminders and confirmations
2. Billing notifications and payment reminders
3. Important health-related updates
4. Post-visit survey reminders
5. 2FA

**Message Frequency:** You may receive multiple messages depending on your appointments and account activity.

**Message & Data Rates:** Standard message and data rates may apply based on your mobile carrier's plan.

**Privacy Policy:** For details on how we protect your information, please review our Privacy Policy here: <https://stethomd.com/privacy-policy>.

**Help & Support:** If you need assistance, reply with "HELP" for more information.

**Opt-Out:** You can stop receiving text messages at any time by replying with "STOP" to unsubscribe from all future messages.

For any questions, please contact us by phone at 813-550-0000 or visit our website <https://stethomd.com/>.

### Patient text messages Opt-Ins:

The patient opt-ins will not be shared with any third-party systems for marketing purposes. This ensures transparency and aligns with regulatory standards for data protection.

### PATIENT STATUS AND APPOINTMENT POLICIES:

**PATIENT EXPECTATIONS** - At STETHO MD, we do regular check-ups, counseling, and screenings to prevent illness and disease progression. In addition, you will also be expected to follow age-specific screening recommendations such as cervical cancer screening (PAP), colon cancer screening (colonoscopy), breast cancer screening (mammogram) as well as an annual physical. YOU WILL BE EXPECTED TO HAVE ANNUAL PHYSICAL AND AGE-RELATED SCREENING EXAMS TO RETAIN YOUR PATIENT STATUS. If you are unable or unwilling to comply with these expectations, we encourage you to seek care at another practice.

**PATIENT BEHAVIOR POLICY**-At STETHO MD, we are committed to fostering an environment of respect, courtesy, and kindness for all individuals seeking our care. We hold a firm expectation that every patient will extend this same level of respect to our healthcare providers, staff, and fellow patients. In line with this principle, any instances of verbal or physical aggression, rudeness, or belligerence directed at our providers and staff will not be condoned or tolerated in any circumstances. Our aim is to maintain a safe and harmonious atmosphere for everyone we serve.

**LATE APPOINTMENT & CANCELLATION POLICY/FEEES** – We ask all patients to be courteous of the provider and staff's time and attention for their scheduled appointment. If you arrive late (or call to notify us of the late arrival) by more than 15 minutes, your appointment will be canceled/rescheduled and subject to a cancellation fee of \$50. If you arrive late but before the 15 minutes, you may still be seen, but other patients showing up on time for their appointment will be seen first. If you need to cancel your appointment, please cancel 48 hours before your scheduled time. If not, you will be subject to a late cancellation fee of \$50. If you miss your appointment, you will be charged a no-show fee of \$50. This fee will occur if you schedule an appointment and then

reschedule/cancel/no-show within that 48-hour window of that appointment. A fee of \$50 will apply. A \$75 fee will be charged for missed pediatric appointments and a \$100 fee will be charged for missed physicals. A \$200 fee will be charged for missed procedures or surgeries. To avoid being charged this fee, please make sure to cancel your appointment at least 24 hours in advance.

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**RESCHEDULING POLICY** - We recognize that unforeseen circumstances may necessitate appointment rescheduling. To maintain operational efficiency and conserve valuable resources, our existing late reschedule fee is not profit-driven but serves to discourage frequent cancellations. In cases of chronic rescheduling (more than 10 times in one year), we will initially limit schedule access, with continued behavior potentially resulting in dismissal from our practice.

**APPOINTMENTS** – We have a virtual checkout process, and we utilize automatic scheduling. A text is sent at the time the appointment is made. We provide our patients with two forms of appointment reminders: email and text messages. It is your responsibility to confirm that your number can receive text messages, and the appointment reminder sent to the working text number is the acknowledgment of the appointment. It is your responsibility to change or cancel your appointment.

**PHONE CALLS/PORTAL MESSAGES TEXT-** Portal messages, text messages, or phone calls requiring more than 5-10 minutes of a provider's time outside a standard visit, insurance typically covers the charge. However, any uncovered portion will be subject to your copay, deductible, or coinsurance. A confirmatory text message will be sent, signifying your consent for insurance billing.

**NON-COVERED SERVICES** – Medicare and certain other insurance companies will only pay for services they deem “reasonable and medically necessary.” If Medicare or another insurance determines that your visit with our physician or nurse practitioner is not “reasonable and medically necessary,” they will deny payment for that service. You will be responsible for anything not covered by Medicare or your insurance company. All labs are submitted based on appropriate codes to a lab based on one's medical condition.

**PAST DUE ACCOUNTS** – Unpaid balances must be resolved prior to being seen in the office. If necessary, you can visit [portal.athenahealth.com](https://portal.athenahealth.com) to pay your balance. If your account is 90 days past due, your account is subject to collections from a third-party collection agency.

**CARD ON FILE** - STETHO MD does require you to have a card on file. If you elect to put your card on file, you will be responsible for the charges that are applied.

**SURGICAL CLEARANCE-** You must be established within our practice for 1 year with a Physical before we will complete any surgical clearance forms.