



Patient Insurance Verification & Coverage Responsibility Policy

Effective Date: 01/01/2026

Purpose

This policy establishes the responsibilities of patients regarding insurance verification and ensures that Bridge Family Practice maintains accurate billing practices, protects the clinic from insurance-related liability, and upholds compliance with payer requirements.

Policy Statement

It is the **patient's responsibility** to verify whether their insurance plan is in network with Bridge Family Practice before scheduling any appointment or receiving services.

A list of accepted insurance carriers is available on our website and may be provided by staff upon request. However, **not all plans under these carriers are accepted**, and some products are not credentialed with our clinic or are not preferred by our providers. Patients must confirm that their specific plan and product type are accepted.

Bridge Family Practice is **not responsible** for monitoring or updating patient insurance changes.

Patient Responsibility for Insurance Changes

Patients are required to notify the clinic immediately of any insurance changes, including:

- New insurance plans
- Updated policy numbers
- Changes in coverage or plan type
- Termination or replacement of existing insurance

If a patient changes insurance while under our care and the new plan is not accepted by our clinic:

- The patient will be considered self-pay
- This applies even if the appointment has already occurred or is scheduled in the future
- The patient is responsible for all charges in full, including office visits and any additional services performed

Future appointments will not be completed until all **outstanding balances** are paid in full.

Claim Submission & Denials

If a patient fails to provide updated insurance information and a claim is submitted to an outdated or incorrect insurance plan:

- Bridge Family Practice is **not responsible** for correcting the claim
- The clinic cannot guarantee that a claim can be resubmitted after a denial or reversal of coverage
- Any resulting balance becomes the patient's full financial responsibility

If a patient changes to a plan that our clinic does not accept without notifying us, the patient is responsible for any and all charges, regardless of insurance denial.

Insurance Verification Requirement

All patients are expected to provide:

- Their most up-to-date, active insurance
- Accurate insurance cards at each visit
- Notification of any changes prior to their appointment

Failure to do so may result in:

- Self-pay classification
- Denied claims
- Full patient responsibility for all charges
- Cancellation of future appointments until balances are resolved

Authority & Enforcement

This policy is strictly enforced. No insurance representative, external party, or third-party entity may override or alter this policy.

Questions regarding interpretation or enforcement must be directed to practice leadership.

Sincerely,

Bridge Family Practice Management & Care Team

Bridge Family Practice

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