

# Femcare OBGYN

## Patient's Financial Responsibility Agreement

Patient Name: \_\_\_\_\_

Your healthcare insurance policy is a contract between you and your insurance company or employer. Femcare OBGYN will assist you to obtain payment from your healthcare insurance policy for medical services and goods that you receive at Femcare OBGYN Avenue Physicians; however, you remain primarily responsible to pay for all medical services and goods that you receive at Femcare OBGYN Avenue Physicians.

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I understand and agree to the following:

Healthcare insurance does NOT cover all medical goods and services. I understand that there are many types of healthcare insurance, and that each provides coverage for different medical goods and services. If the healthcare insurance denies payment of my claim because it is not a covered service or good, I am responsible for all charges.

Femcare OBGYN Avenue Physicians does NOT participate in all healthcare insurance policies. There are dozens of types of healthcare insurance policies covering members of our community. Femcare OBGYN Avenue Physicians and its physicians are participating providers in many of these policies, but not all of them. Some healthcare insurance policies require individuals to receive care from healthcare providers who participate in the policy as a condition to payment. Other healthcare insurance policies will make some payment to healthcare providers who do not participate in the policy, but the patient is responsible for a significant portion of the healthcare provider's charges (coinsurance/deductible). I am responsible for determining whether Femcare OBGYN Avenue Physicians is a participating provider with my healthcare insurance policy and, if Femcare OBGYN Avenue Physicians does not participate in the policy, I am responsible for any charges or coinsurance amounts not covered by my healthcare insurance policy.

I am responsible to provide accurate insurance information. I am responsible to provide Femcare OBGYN Avenue Physicians with all current insurance information and contact information, including any secondary insurance. If the claims are denied due to failure to file claims timely because I have not provided current insurance information, I am responsible for all charges. In the event of that I have more than one coverage and there are issues associated with coordination of benefits, it is my responsibility to contact the insurance carrier to have any issues resolved.

I am responsible to obtain prior authorization. Many healthcare insurance policies require that I obtain prior authorization for certain types of medical services or goods as a condition to coverage under the healthcare insurance policy. Femcare OBGYN Avenue Physicians offers assistance in obtaining the required insurance authorization, but I remain responsible to obtain any necessary authorizations before receiving medical goods or services requiring prior authorization. If I do not obtain a required insurance authorizations and payment is denied, I am responsible for all charges.

I am responsible for co-payments, coinsurance and deductibles. Depending upon the insurance coverage, I may be responsible for a co-payment, coinsurance or deductible. Some insurance carriers charge co-pay for each type of provider seen during one day. Therefore, if I am seen by more than one provider from in the same day, I may be responsible for more than one co-payment. Femcare OBGYN Avenue Physicians requires that co-payments be made at the time of service. I also remain responsible for any balances remaining due to co-payment, coinsurance or deductible.

No Show Fees: I understand that I will be responsible for a \$50 No Show Fee if I am a No Show for more than one appointment. There will not be a fee for the first missed appointment, but there will be a fee for the second missed appointment. I understand that the third No Show within one year will trigger a review of my chart to determine if care will continue. I understand that this fee will not be filed with my insurance company as they are not responsible for missed appointments.

Medical records Fees: I understand that I will be responsible for Medical Records fees. Patients need to give written requests for a copy of Medical Records. The fee starts at **\$25** and up depending on chart size and number of pages.

I am responsible to make prompt payment. Payment in full is due within 30 days from the date of statement.

Femcare OBGYN Avenue Physicians may send records to my insurance company and collect payment. I authorize Femcare OBGYN Avenue Physicians to release medical and other information to my healthcare insurance provider and authorize assignment of payments from the healthcare insurance to Femcare OBGYN Avenue Physicians for medical goods and services provided to me by Femcare OBGYN Avenue Physicians.

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Patient (or Guardian) Signature

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Date