



FEES, BILLING, INSURANCE, CHARITY/HARDSHIP, CONFIDENTIALITY AND PRIVACY, HIPAA RULES AND REGULATIONS

Health Claims Plus (HCP) is an independent billing agency providing services on behalf of Ambulance Service Providers across the state of Texas.

We, as well as our clients, are aware that healthcare costs are a sensitive issue to you, the patient. Please do not hesitate to contact us and discuss any questions or concerns you may have about our billing policies (888) 483-9893. You may also fax your concerns to 936-334-9861 or email: help@hcptx.com with **Attention: Finance Department**.

FEES

You will find that our Client's fees are competitive with those charged by other ambulance service providers throughout the State. Fees are reviewed annually and may change.

BILLING

As a business associate of the ambulance provider; our billing office will submit your insurance claim. If you have co-pays and/or deductibles, you are responsible for those amounts. If you have no insurance, payment will be expected at the time you receive your bill. Our customer service staff is always available to discuss charges and establish payment plans on an individual basis. Patients who disregard bills or make no effort to discuss their circumstances may be subject to having their overdue bills sent to a collection agency. To avoid such problems, we urge you to work with our customer service staff to establish payment plans that are compatible with your circumstance. Our staff can be reached at **(888) 483-9893**.

INSURANCE

Please be advised that patients are ultimately responsible for the payment of their bills. Insurance does not always cover all services performed. Most HMO and PPO patients have co-payments, deductibles, or co-insurance. Ambulance services typically are to be medically necessary by the standard of care set by the profession in order to be covered. In some cases, we cannot bill the patient for amounts left unpaid by carriers when we have a contract with the patient's insurance carrier. We are committed to uphold our agreements with insurance companies and will not bill or charge patients when our contracts do not permit it. If you feel you have been billed in error, please contact us immediately and we will thoroughly investigate your claim and ensure it is billed properly. Call your insurance company if you have questions regarding our clients' participation with your plan. It is your responsibility to advise us of any requirements of your policy for prior authorization or other specific rules.

CHARITY/HARDSHIP:

At times, care or services may be delivered to those who are financially indigent and unable to pay, or who are uninsured and do not have a third-party payer to cover expenses. Upon documented proof of those circumstances by receipt & review of a Financial Hardship Application from our office *and* at the discretion of our client &/or finance manager, we may reduce the charge or occasionally render care for free as a charitable community service. Charity care is reserved for those with true financial hardship and will be dealt with on a case by case basis.

CONFIDENTIALITY/PRIVACY:

We practice careful measures to ensure the safety of your private information. We comply with the Federal Trade Commission's Identity Theft Red Flags Rule and strive to keep your personal and private information safe. Only those employees who need to view and utilize your information will have access to it. Our billing procedures and programs are HIPAA compliant with safety and auditing mechanisms to track all aspects of your claims and personal information and documents all who access this information. All paperwork and paper documents are shredded daily on-site. Your records are confidential and shared only with those business associates who are involved in your care. Every employee of HCP and their affiliates have signed a confidentiality statement that we take very seriously. All of these steps are done to ensure patient safety and confidentiality at every step in the billing process.

HIPAA RULES & NOTICE OF PRIVACY PRACTICES:

Our ambulance clients' Notice of Privacy Practices is available at any time upon request. The Privacy Practices describe how we may use and/or disclose your PHI, or Protected Health Information and how you can access this information. It also describes your rights to access and control your PHI. The Privacy Practices are reviewed annually and updated to keep up with the most current information available. Annually, these Privacy Practices typically are sent to Business Associates and other necessary entities to ensure that updated information is available to patients. HIPAA training is performed with all of our employees upon hiring and annually thereafter with documented testing and confirmation of understanding of HIPAA rules and how they pertain to each specific job. We abide by the strictest HIPAA rules. Employees not abiding by these rules will be investigated and outcome may result in immediate dismissal from employment and/or other legal action.

At Health Claims Plus, we invite you to discuss any issues or concerns you have at any time by calling: **1-888-483-9893**