



Summary of Patient Financial Policy

The physicians, midwives and staff of OBGYN of Lancaster value the trust and responsibility you place in us to care for you. **Thank you** for choosing OBGYN of Lancaster for your care. We are proud of our history of serving women through the stages of life since 1947, and we hope to have lifelong relationships with each of our patients. We hope this brief summary of OGL's Patient Financial Policy can provide information and support open communication. For a complete copy of our Patient Financial Policy and answers to frequently asked questions, please ask our receptionist or visit our web site at www.obgynoflanaster.yourmd.com. Our Business Office staff are available at 717-397-7085.

Fees: Our fees for professional services are consistent with those in the community. An estimate of OGL's fees for proposed services may be obtained upon request, and is routinely provided for maternity patients and when scheduling surgeries. OGL's fees do not include hospital charges, lab charges or other specialty physician charges such as anesthesiologists, pathologists and radiologists.

Registration and Financial Information: To process claims on your behalf, we must have your complete insurance coverage(s) information, your employment, and your guarantor (another individual responsible). Please bring your drivers license or other picture ID to your first visit. We will update and/or confirm the accuracy of this information at each office visit or other significant service. **Please bring your current insurance card with you for every visit.** It is your responsibility to inform us in a timely manner of any changes to your billing information. If an insurance company denies payment for incomplete or wrong information, it is your responsibility to make payment in full. If your insurance requires a **referral form or authorization**, it is your responsibility to obtain this from your primary care provider prior to your appointment.

Payment at the Time of Service: We will bill your insurance for services. Please be prepared to pay the patient portion of your visit, any co-payments and non-covered services at the time of each visit. We will also collect all previous outstanding patient balances during check out at the end of your visit.

Credit Cards: As a convenience, OGL accepts Visa, MasterCard and Discover credit cards. We offer the option to pay the balances of charges due after insurance payments on your credit card. You may authorize this in advance, or call the Business Office directly when you receive your statement.

Self Pay: If you do not have insurance, you may request a prompt payment discount. If you are seeking care outside of your insurance, you will be asked to sign a Financial Liability form and pay for the services at the time they are provided.

Payment Plans: The Business Office staff can establish payment plans for large patient balances (greater than \$300), and can arrange monthly credit card charges with your authorization until the balance is paid in full.

Insurances, Health Plans and Medical Benefit Programs: OGL participates with many insurances. Please call your insurance company at the telephone number provided on your benefit card, and your insurance company can inform you if we participate in your insurance, or if they will authorize you to receive care from OB-GYN of Lancaster as an "out of network provider".

For insurances that we participate with: We will bill your insurance for you, and accept the contracted payment rates. For office services, if you are required to make a co-payment, co-

Patient Name: _____ MR# _____

insurance, and/or deductible we will collect this payment at the time of service. Insurance payment rates may include a portion be paid by the patient, and if so we will invoice you.

If the insurer does not provide payment in full according to the contracted amount, the balance of charges is the responsibility of the patient. You are responsible for any amounts the insurance plan deems not covered (or a non-covered benefit), up to the entire amount.

For insurances that we do not participate with or “out of network provider” or “non-par provider”: We do see patients whose insurance OGL does not participate with or who lists OGL as out of network. (We are unable to see patients with government funded medical benefit programs if we do not participate.) We will provide a receipt and documentation enabling you to seek reimbursement by your insurance. As a courtesy to our patients, we will submit claims to non participating insurers or health plans, however we can not extend a discount. Payment in full is required. Payment plans can be established for large patient balances. All office services totaling less than \$300 are collected at the time of service. Office services greater then \$300 are billed to your insurance. You are responsible for any amounts your insurance does not pay.

If we do not hear from your insurance company: If we do not receive payment or rejection from your insurance company in a timely manner, we will transfer the balance to your responsibility. We request your assistance in following up with your insurance company to resolve any non-payment issue.

Our providers recommend care based on the patient’s best interest, which is independent of insurance coverage issues.

We cannot know the benefits and exclusions of each patient’s coverage. Contact your insurance company or employer for this information.

Additional Charges and Fees

- There will be a \$25.00 fee assessed for all checks returned unpaid by banks.
- Prescription renewals are best completed during your office visit. Prescription refills between office visits may be requested by calling 717-393-1338, choosing the prompt for Triage Nurse and using our automated system. Requests for routine prescription refills not using this system and called to the office between 6:30 PM and 8:00 AM or on weekends will be charged \$15.00.
- We request at least a 24 hour advance notice if you will be unable to keep your scheduled appointment (please call 717-393-1338 as soon as possible). Our policy is to charge \$25.00 for missed appointments unless canceled at least 4 hours in advance.
- There is no charge for OGL to issue orders and complete referrals necessary for you to obtain specialized testing or referral to other care. However, there is a \$5.00 fee if the paperwork must be completed or sent a second time.
- Completing disability insurance forms and employer forms is not a medical service and is not paid by insurance. There is a \$25.00 fee for completing these forms. Please provide at least one week notice or lead time for completion. Provide a pre addressed envelope for mailing or a FAX # if requested.
- There is a fee for copying medical records which complies with PA State law. A legal release is required.

We thank you for choosing our physicians, certified nurse midwives and staff as a partner for your healthcare needs. As always, providing high quality healthcare to you is and remains our primary purpose. If you have any questions about this information, please feel free to ask your provider or call our Business Office at 717-397-7085 for more information.

Patient Signature acknowledging receipt _____ Date _____