



INSURANCE/FINANCIAL POLICIES
(Medicare/Secondary/Advantage)

Thank you for choosing **Colorado Springs Pulmonary Consultants, PC, (CSPC)** as one of your specialty healthcare providers. We are committed to your treatment being successful! Our Medical Billing Team will work very hard to make sure your billing is filed accurately and promptly. In order to provide you with the highest quality service while keeping our billing costs low, we recently made some changes in our collection and billing services.

It is important that each time you have an appointment with us, that you bring your insurance card(s). Your insurance cards will be scanned into our secure computer system to expedite the filing of your claim(s). WE ACCEPT ALL MAJOR CREDIT CARDS: VISA, MASTERCARD, DISCOVER, DEBIT CARDS, CHECK CARDS AND CASH.

INSURANCE & INSURANCE COLLECTION: Please understand that insurance reimbursement can be a long and difficult process for our office. Our Medical Billing Team has undergone extensive and rigorous training to maximize your insurance reimbursement, while reducing the time by which they pay.

Please initial next to your category of insurance listed below, as this will help us to expedite payment and eliminate any confusion in the future. If you should change insurance plans, please let us know. Thank you for understanding our Insurance/Financial Policies. Please let us know if you have any questions or concerns after you have had an opportunity to review the information.

PLAN IN WHICH WE ARE PARTICIPATING PROVIDERS: Medicare, Medicare Secondary, Secure Horizons, Railroad Medicare, Colorado Medicaid, Aetna, Anthem, AARP, BCBS, CIGNA, Cofinity, Colorado Access Advantage, First Health/Coventry, Humana/Choice Care, Kaiser Permanente, Multiplan, Rocky Mountain Health Plans, Tricare/Triwest and United Healthcare.

_____ **MEDICARE:** CSPC is a participating Medicare Provider Group, accepts assignment (Medicare Approved Amount) and we will bill Medicare for services you receive. You are responsible for your 20% co-payment and we must collect it at each and every visit. We will verify that you have met your annual deductible (\$147.00 - 2013). If your Medicare Deductible has NOT been met and you DO NOT have secondary insurance, we will collect any remaining annual deductible at the time of service if applicable. (Check below if you also have a Medicare Secondary Plan.) Please indicate your preference of payment:

_____ Check _____ Cash _____ VISA _____ MasterCard _____ Discover

CONTINUED ON THE REVERSE SIDE

_____ **MEDICARE SECONDARY PLANS:** Having more than one insurance or a Secondary Insurance DOES NOT necessarily mean that your services are covered 100%. Secondary insurance will cover only the same services that Medicare covers. They will usually pay the remaining 20% that Medicare does not. Most Secondary Insurance will cover the annual Medicare deductible (\$147.00 - 2013). We will bill your secondary carrier as a courtesy. You are responsible for any balances after your insurance(s) has cleared.

_____ **MEDICARE ADVANTAGE PLANS:** The CSPC Patient Services Team will check your benefits and eligibility. CSPC has a contractual agreement to accept the discounted rate from your plan. Most large insurance companies such as United Healthcare, Anthem BCBS, Cigna, Humana, Kaiser, RMHP, etc., offer a "Medicare Advantage Plan." Please Keep in mind that the coverage for our services is the same whether you have Medicare/Secondary or Medicare Advantage. All co-payments are your responsibility at the time of service. Please indicate your preference of payment:

_____ Check _____ Cash _____ VISA _____ MasterCard _____ Discover

USUAL & CUSTOMARY RATES: Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of the insurance company's arbitrary determination of usual and customary rates.

ACCOUNT BALANCES: Our Medical Billing Team will collect patient account balances immediately upon arriving to the office for an appointment in addition to co-payments, deductibles and co-insurance that is due for the current day's services. Our Medical Billing Team will file your insurance claim and send you a statement once your insurance has paid. Any balance remaining, must be paid promptly and we are always happy to take your secure payment over the phone. Unpaid balances after 60 days (from date of service) are sent to our collection agency (BC Services).

RETURNED CHECKS: A \$20.00 service charge is assessed for all returned checks.

AUTHORIZE: I have read the Insurance/Financial Policy. I understand and accept the CSPC Financial Policies. I certify that I, and/or my dependent(s) have insurance coverage and assign the benefits directly to Colorado Springs Pulmonary Consultants, PC for all insurance benefits, if any, otherwise payable to me for services rendered. I authorize the use of my signature on all insurance submissions for rendered services. Colorado Springs Pulmonary Consultants, P.C., may use my health care information and disclose such information to my insurance company(ies) and their agents for the purpose of obtaining payments for services and determining insurance benefits or the benefits payable for related services. This consent will end when my current treatment plan is completed or one year from the date signed below.

I authorize Colorado Springs Pulmonary Consultants, PC, and the providers of the practice to deliver medical care to me within the scope of their practice limitation.

X _____ Date: _____ / _____ / 2013
Signature of Patient or Responsible Party