

## FINANCIAL POLICIES AND PROCEDURES

At [Central Maryland Urology Associates](#) and [Columbia Urological Surgery Center](#) we believe that all patients who are rendered care at this office deserve the best medical care that can be provided. In order for us to provide you with the highest quality medical care and current technology we must insure that we are able to meet the expenses necessary to operate this facility. To ensure that these expenses are met we provide you with this agreement to acquaint you with our financial policy.

### **PAYMENT AT TIME OF SERVICE, FEES AND COLLECTIONS**

**Co-payments, Deductibles and Co-Insurance** are collected at time of service. You are ultimately responsible for the timely payment on your account. If you carry a balance on your account during the time you present at our office a payment will be required upon check-in.

We verify your insurance benefits prior to your appointment time and require that you pay any portion not covered by your insurance, which includes co-pays, unmet deductibles and non-covered services **at time of service**. Our contract with insurers mandates that we collect these payments; our office policy is to collect them at time of service, not after your insurance has adjudicated your claim. If you are owed a refund we will be informed of that on your Explanation of Benefits and will refund your money within the week of receiving the EOB.

If you are unable to pay your copayment, deductible portion or unpaid patient balance at check-in another appointment will be made for you and a missed appointment fee of \$50.00 will be assessed to your account.

It is your responsibility to provide us with your current insurance card and information **AT EVERY VISIT** so that we may bill the insurance company in a timely fashion. Copies of your insurance card are not acceptable. It will be reviewed or copied **EVERY** time you come in, no matter how frequently you are seen. If a claim is rejected due to an expired policy you will be held responsible for the outstanding balance. If a claim is rejected because your insurance does not cover the type of service rendered you will be held responsible for the outstanding balance. Due to the wide variety of insurance plans, even within one insurer, it is impossible for us to know what is covered under your plan. It is important for you to be an informed consumer who understands the specifications of your insurance policy.

Any account 30 days past due will be submitted to a collection agency and your account will be put on hold until payment is made.

Our office accepts Visa, MasterCard and Discover. Our office also accepts checks or cash. There will be a \$50.00 fee for all returned checks.



**CENTRAL  
MARYLAND  
UROLOGY  
ASSOCIATES**

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