

## Northern Michigan Medicine and Pediatrics (NMMP) - Financial Policy

Thank you for choosing us for your health care needs. It's important to us to provide comprehensive medical care. This also includes making you aware of the financial aspects of the care that is provided.

### FORMS OF PAYMENT

NMMP accepts payments through insurance companies, cash, check, and most types of credit cards.

#### CO-PAY

- A fixed amount the patient pays for covered health care services at the physician's office. **Insurance co-pays are due at time of visit**. If you are unsure of what your co-pay is, contact your insurance company before your appointment.

#### DEDUCTIBLE

- The amount you pay during your policies benefit term before the insurance company contributes.

#### CO-INSURANCE

- When you are responsible for a percent of your health insurance (even after the deductible is met).



After insurance is billed by NMMP, the patient may receive a bill from NMMP for any charges the insurance company did not cover.

#### SELF PAY (no insurance)

- All charges for services rendered at the appointment are due at time of visit. Individuals without active insurance are considered self-pay. A 20% discount will be deducted from self-pay charges paid with cash, check, or credit card at time of service.

#### PAYMENT PLANS

- In some cases, payment plans may be set up to deduct monthly re-occurring charges from a credit or debit card until the balance is paid in full.

#### SERVICES NOT COVERED BY INSURANCE

- Patient or guarantor (parent) is responsible for all charges that are not covered by insurance. Our office will file an insurance claim on your behalf. If insurance, for whatever reason, will not pay the charges, the patient is fully responsible for the balance of the charges.

#### STATEMENTS

- Once your portion of the cost of care is determined and you receive a statement from the Practice you need to pay it promptly. Failure to pay may result in not being able to schedule appointments, discharge from the Practice and/or sending the account to a collection agency.

#### WORKER'S COMPENSATION

- If your visit is part of a worker's compensation claim, bring to your appointment the claim number, carrier information, and the name and number of the person handling your claim.

#### MISSING APPOINTMENTS

- If you miss a scheduled appointment without providing advance notice to the Practice, you may be charged a fee.

#### Billing Questions?



We recommend that you stay in contact with your insurance provider so you are aware of your policy benefits. Usually, there's a phone number on your insurance card.

Please don't hesitate to reach out to us with billing questions before or after your visit regarding information about charges.