

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

Thank you for choosing us for your health care needs. It is important to us to provide comprehensive medical care including making you aware of all the financial aspects of the care that is provided.

## FORMS OF PAYMENT

- NMMP accepts patient payments in the form of cash, check, and most types of credit/debit cards.

## What is a CO-PAY?

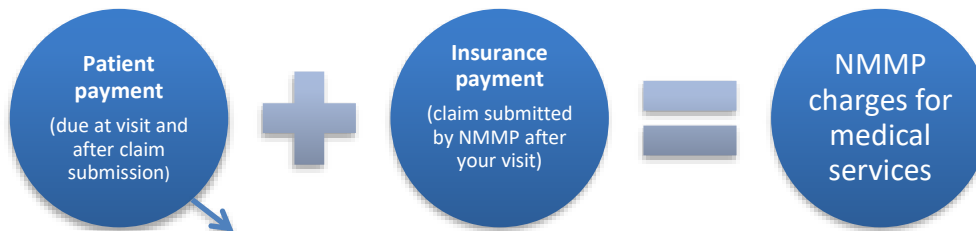
- A fixed amount the patient pays for covered health care services at the physician's office. **Insurance co-pays are due at time of visit.** If you are unsure of what your co-pay is, contact your insurance company before your appointment.

## What is a DEDUCTIBLE?

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

## What is CO-INSURANCE?

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



After your insurance is billed by NMMP, you may receive a statement/bill from NMMP for any/all charges the insurance company does not cover.

## SELF PAY (no active insurance at time of visit)

- 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

- Under special circumstances, payment plans may be available and NMMP will 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, including immunizations.

## 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.

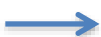
## MISSING APPOINTMENTS

- If you miss a scheduled appointment without providing advance notice to the Practice you may be charged a fee, not to exceed \$50.00 per occurrence. Excessive "no shows" or "late cancels" may result in **permanent** discharge from the Practice.

## AGE OF RESPONSIBILITY

- Once an individual turns 18, he/she is legally responsible for payment of health care charges incurred at NMMP.

## 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 potential charges.