

FINANCIAL POLICIES AND PROCEDURES

At Mid-Carolina OBGYN, our goal is to provide the highest quality care to our patients while maintaining a clear and transparent approach to billing and financial responsibilities. This document outlines our financial policies and procedures, designed to ensure that both patients and staff understand the expectations regarding payments, insurance, and financial management.

We are committed to offering accessible, affordable healthcare, and part of that commitment is to ensure that financial matters are handled in a straightforward, professional, and efficient manner. This guide will provide you with important information on how we manage payment options, insurance claims, billing cycles, and any associated procedures, so that you can make informed decisions about your healthcare.

Please read through these policies carefully. If you have any questions or need clarification, our office staff is available to assist you. We value your trust in Mid-Carolina OBGYN and look forward to providing you with exceptional care in a supportive and understanding environment.

1. **CREDIT CARD ON FILE (Effective January 1, 2025):** At Mid-Carolina OBGYN, we are committed to providing efficient and seamless service for our patients. To streamline billing and payment processes, we are implementing a credit card on file policy. This is designed to help us manage patient accounts more efficiently, reduce billing delays, and improve the overall experience for our patients. This policy will allow us to automatically process payments for outstanding balances, including copays, deductibles, and any non-insured services, as well as balances after insurance payments have been applied. You will be asked to provide a valid credit card for our records. This card will be securely stored in our system, following all relevant privacy and security regulations.
 - a. We understand that some patients may prefer not to have a credit card on file. If you choose not to participate, an alternative payment arrangement will need to be made at the time of service.
2. **APPOINTMENTS:** Please arrive 15 minutes prior to your appointment time. Patients that arrive and/or fail to complete all required documentation 15 minutes or more past their appointment time may be asked to reschedule their appointment.
3. **CO-PAYMENTS, DEDUCTIBLES, AND FEES:** Co-payments, deductibles, and any fees for services will be collected at the time of service.
4. **INSURANCE:** A current insurance card must be presented on each visit. If you are unable to present a valid insurance card at the time of service, you will be asked to pay in full. If WHA is not contracted with your insurance carrier, you will be responsible for payment in full at the time of service.
5. **AFTER HOURS CONSULTATIONS/PRESCRIPTION REFILLS:** For non-emergent issues, we encourage you to utilize the patient portal found on our website at www.midcarolinaobgyn.com or you may call during regular office hours. Otherwise, a minimum charge of \$25 may be billed to you.
6. **MISSED APPOINTMENTS:** You will be charged a \$50 fee for missed appointments or appointments canceled less than 24 hours in advance.

7. SURGERY DEPOSIT AND CANCELATION POLICY:

- a. To schedule a surgery at the hospital, a **\$500 deposit** is required. For surgeries performed in the surgery annex, a **\$250 deposit** is required at the time of scheduling.
- b. This deposit will be applied toward any patient responsibility remaining after insurance has been processed, provided the appointment is kept.
- c. Hospital surgeries: Cancellations made **within 7 business days** of the scheduled date or failure to show will result in a **\$500 fee**.
- d. Surgery annex procedures: Cancellations made **within 4 business days** of the scheduled date or failure to show will result in a **\$250 fee**.

8. LAB BILLS: If you have questions about your laboratory bill, please contact the lab directly at (984) 229-1091

9. PAST DUE ACCOUNTS: Payment is due when services are rendered. You will receive three statements from our practice. In the event you have not paid in full or arranged and honored a payment plan within the three months, we will refer your account to a collection agency. They in turn will report your past due status to a credit reporting agency. Any fees incurred by the practice for attorney or court costs will be your responsibility.

10. PREVENTIVE PHYSICAL VISITS: Please be aware that most insurance companies cover (1) preventive physical visit per year. Additional concerns or problems addressed on this visit will qualify as an additional problem visit and will be billed as such. There may be additional co-pays, deductible, or co-insurance to address these additional concerns or problems on this visit. It is your responsibility to verify your benefits and financial responsibility before your appointment. You may also incur a fee for CPT code 99459 that is billed to capture additional clinical staff time and supplies during a pelvic examination.

11. COMPLETION OF FORMS: A \$20 form completion fee will be charged for the first set of forms and a \$10 fee for any additional forms. These include but are not limited to Disability, FMLA, and Leave of Absence, also letters regarding flying and/or airline tickets, coverage of birth control pills, letters to employers, etc.

This is an agreement between you, the patient, and **Mid-Carolina OBGYN**. By signing this agreement, you agree to abide by all the policies and procedures stated within.

Patient signature: _____ Date: _____