

## Patient Credit and Collection Policy

It is the policy of NEI of St. Louis, Inc., to provide the finest quality of medical care available. In an effort to make our services available to as many patients as possible on an affordable basis, NEI of St. Louis, Inc. employs a firm payment policy. This enables us to provide the highest level of care, and be sensitive to cost containment. In an effort to be fair to all patients, NEI of St. Louis, Inc. has adopted the collection policy outlined below. Please read the policy to learn how the services from NEI of St. Louis, Inc. will be provided to you in an affordable way.

### NEW PATIENTS

New patients should arrive one-half hour before their scheduled appointment time to complete the patient information sheet, if you have not already done so. Please bring insurance coverage information including insurance card and type of coverage.

New patients with insurance coverage are expected to pay Deductibles, coinsurance or co-pay or any balance not covered by insurance at the time service is rendered. For your convenience, NEI of St. Louis, Inc. also accepts MasterCard, VISA and Discover cards.

### ESTABLISHED PATIENTS

Please bring insurance coverage information with you each visit. New and established patients are always welcome to pay for services performed or to charge services to their MasterCard, VISA or Discover card.

Patients who have large bills from NEI of St. Louis, Inc. As a result of extended care and who are unable to make full payment as a result of financial difficulties should contact our patient account representatives. It is the policy of this office to help work out payment terms to patients in financial need, but we can only do so if the patient account representatives are contacted to make payment arrangements, and financial need is proven.

### INSURANCE

NEI of St. Louis, Inc., physicians participate in a variety of insurance plans. It is the patient's responsibility to know the terms of their own plan. NEI of St. Louis, Inc. will abide by signed insurance contracts as a participating provider. Patients covered under "participating" plans will be responsible for deductible and co-payments in accordance with their specific contracts. For non-participating insurance plans, we will complete necessary insurance forms and mail as a courtesy to you. Please call your insurance company if you have questions about your

**It is also very important to advise us of your insurance carrier's pre-authorization requirements regarding the following: diagnostic, laboratory or other outpatient testing. We need to be aware of any specific requirements regarding where procedures can be performed according to your insurance carrier's plan. You are responsible for insuring that proper authorization is obtained prior to services being rendered on either an inpatient or outpatient basis.**

We understand questions may arise regarding your account and these should be discussed with our patient accountant representatives. We will be happy to help you receive maximum benefits; however the arrangement of the insurance company to pay for medical care is between you and the insurance company.

### COLLECTIONS

**Should it be necessary to turn your account over for collection, you will be held responsible for any additional collection, court costs, or attorney fees.**

### LITIGATION

Our services are provided in good faith. Our bill is between you and your doctor. For circumstances where you are required to hire an attorney for compensation, we do not accept "letters of protection" from your attorney. We would expect payment in full for services or you would need to contact our account representatives to work out payment terms. **WE WILL FILE YOUR HEALTH INSURANCE FORMS AS A COURTESY. WE IN NO WAY BECOME INVOLVED IN THIRD PARTY LIABILITY.**

### CHARGES FOR FORMS

NEI of St. Louis, Inc. charges as follows for the completion of disability forms, (except employment related forms), and duplicating medical records for patients. Our charges for these services will be payable when the request is made, payment is required before the forms will be returned. The charges for these services will be as follows: Disability Form - \$10.00, Copies of medical records - \$19.31 retrieval fee plus 46 cents per page for the cost of supplies and labor, not to exceed 100 pages, for copies of your records made on a standard photocopy machine printed on standard paper. A fee of \$10.00 will be assessed to obtain records that are stored off-site. An additional fee of \$2.00 will be assessed for records which require notarization.

### SUMMARY

If you have any questions regarding our collection policies, please contact our patient account representatives to discuss them. Our representatives are familiar with most of the major insurance carriers and may be able to answer questions regarding your coverage or direct you to people who can do so. Things don't always go as planned. If a problem comes up that you don't anticipate and you are unable to pay your bill, please contact our office. This will let us know that you are receiving your bill and are not making efforts to avoid payment. Thank you for being cooperative in our collection policy and thank you for selecting NEI of St. Louis, Inc. as your provider of health care services.

By signing below you acknowledge that you understand and agree with the above policies. You also acknowledge that if you fail to make any payments for which you are responsible in a timely manner, you will be responsible for all cost of collecting funds owed, including court cost, attorney fees, and collection agency fees if applicable.

I fully understand the above information and I understand my responsibility to pay for the services provided and billed.

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Signature: Patient/Guardian/Responsible Party      Date

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NEI of St. Louis representative/ Witness