



## Patient Financial Policies and Procedures

Thank you for choosing Northeast Ohio Cardiovascular Specialists as your health care provider. Payment of your bill is considered part of your treatment and your understanding of, and compliance with, our financial policies and procedures are important.

In order to insure that your insurance company pays your services promptly and completely, we have some requirements that reduce denials and patient liability.

- **Demographic Verification:** At the time of your initial and subsequent appointments at our office, you will be asked to update your demographic information with our Patient Account Representatives.
- **Insurance Cards:** You must present your insurance card(s) at the first appointment and may be asked at the time of any subsequent appointments so we may verify eligibility. You must notify us immediately if you lose coverage, change health plans or there are any changes affecting your eligibility or coverage.
- **Referrals:** Some health plans require a referral from a primary care physician to obtain the services of a specialist, such as a cardiologist. These health plans will not pay for services rendered without a referral. It is your responsibility to obtain a referral prior to treatment. If you have not obtained the necessary referral, you may either reschedule your appointment or if allowed by your insurance company, sign a waiver agreeing to pay the visit in full.
- **Patients without insurance (Self-Pay):** Payment in full is due at the time of service unless you make other arrangements with our Patient Account Representatives.
- **Co-payments, Deductibles and Co-Insurance:** If your insurance plan requires a co-payment for office charges, payment will be collected on the date of service. Under your health plan you may also be responsible for deductibles and co-insurance and may be asked to pay a portion of that at the time of service.
- **Non-covered services:** In the event that a service in our office is expected not to be covered by your insurance, you will be asked to sign an Advanced Beneficiary Notice holding you financially responsible for that service.
- **Payment Methods:** We accept cash, personal checks, and money orders, MasterCard, Visa and Discover as payment for services rendered. A returned check fee will be assessed to your account for every check returned for insufficient funds, stopped payment, or closed account.
- **Balances for Previous Services:** Prior to your scheduled appointment, our Patient Account Representatives will review your account and insure that your insurance company has processed your charges for previous services in accordance with your insurance plan. On or before your scheduled appointment, our Patient Account Representatives will discuss any balance on your account and assist you with payment arrangements.
- **Insurance Claim Submission:** Northeast Ohio Cardiovascular Specialists or NEOCS will submit the charges for your services to your primary and/or secondary insurance company on your behalf. NEOCS offers this service for you; however, you have selected your insurance plan and are ultimately responsible for proper payment.
- **Collection:** If you are responsible for some or all of the charges for our services, you will receive a statement after your health plan responds to our request for payment. We require payment in full or payment arrangements within 30 days after you receive your first statement. Our staff is available to review your account, please do not hesitate to contact us for assistance. Unpaid balances may be referred to a collection agency if other arrangements have not been made.
- **Financial Hardship:** If you were approved by the hospital for Care Assurance or any type of charity program please provide proof of that approval and we will consider that approval for any related hospital charges.
- **Contact Information:** Northeast Ohio Cardiovascular Specialists Billing Office can be reached at **330-297-2696** or **800-890-6357**. Please feel free to contact us with any questions or concerns.