

Financial Policy

Insurance:

Insurance is a contract between you and your insurance company. You are responsible for knowing the coverage of your plan. We will bill your primary and secondary insurance companies as a courtesy to you. Although we may estimate what your insurance company will pay, it is the insurance company that makes the final determination of your eligibility. You agree to pay any portion of the charges not covered by insurance. It is your responsibility to obtain any referrals or pre-authorizations, prior to receiving care, which may be required by your insurance company to pay for your visit.

Payment Options:

If you have health insurance, all co-payments required by your insurance must be paid at the time of service. We will bill your primary and secondary for the remaining charge for your visits. You agree to pay any portion of the charges not covered by insurance.

If you do not have health insurance, you are responsible for paying your bill in full at the time of service.

Payment Methods:

1. We accept cash, check, and all major credit cards.
2. We charge \$30.00 plus any additional fees incurred for each check returned by the bank.
3. We offer an extended payment plan with prior approval.

Financial Assistance:

1. Low-income patients may be eligible to receive a percentage discount based on income level and household size.
2. Financial assistance may only be authorized by the collections clerk in the billing office.

Collections:

Without prior payment arrangements, and after 90 days, any unpaid self-pay balance will be considered delinquent. Delinquent accounts will be turned over to a collection agency.

Missed Appointments:

We are unable to service your needs when an appointment is missed. Please call if you need to cancel an appointment. Failing to cancel an appointment in a timely matter may result in a no-show charge to your account. No-show charges must be paid prior to scheduling future appointments.

Non-Discrimination:

We do not discriminate in the provision of services based on an individual's:

- Inability to pay;
- Medicare, Medicaid or Children Health Insurance Program; or
- Race, color, sex, national origin, disability, religion, age, sexual orientation, or gender identity

Workers Compensation:

Please provide the billing office with your workers' compensation information within two weeks of the initial visit. If this information is not received, or in the event that your claim is denied, you will be responsible for full payment.

Personal Injury:

If you are being treated as part of a personal injury lawsuit, we require that you allow us to bill your health insurance. Any payments not covered by insurance remain the patient's responsibility. We cannot bill your attorney for charges incurred due to a personal injury case.

Divorce:

Divorced parents may have a divorce decree that establishes their financial responsibilities with respect to each other. We are neither a party to the decree nor bound by its terms. The decree is an agreement between the parents, not with CRHD. We will collect co-pays and deductibles from the parent accompanying the child.