

FINANCIAL POLICY

Thank you for choosing Jordan-Young Institute. We are committed to providing you with the best patient care experience possible. As part of this goal, we would like to explain our payment policies before your treatment begins so you have the chance to ask questions before any payment obligation occurs. We feel that helping you understand your payment expectations and obligations ahead of time will help us provide you with the quality of compassion and care you expect from our practice.

For your convenience, we have answered a variety of commonly asked questions about payment policies. If you do not find the answer to your specific questions, please ask to meet with appropriate staff who can help.

DO YOU ACCEPT MY INSURANCE AS PAYMENT IN FULL?

We are participating providers with Medicare, Cigna, Sentara Optima, Blue Cross Blue Shield and Healthkeepers, Aetna, Humana, Tricare Standard, United Healthcare, VHN, and PHCS. This means **you are responsible for payment of any deductibles, co-insurance or co-pays, as defined by your insurance coverage, upon check in. Your office visit will be rescheduled if you are unable to pay your co-pay or provide a referral (if necessary) before you are seen.**

We do not participate with Aetna HMO, Today's Option Medicare Advantage or any of the Medicare-Medicaid dual-eligibility programs. Nor do we participate with Healthkeepers Plus or Sentara Family Care. If requested, we will assist you in determining your benefit coverage.

We typically do not offer payment plans. Should you be scheduled for a procedure or surgery, you will be connected with a Surgery Authorization Representative (SAR). The SAR will determine if a prior authorization is needed, determine your estimated out of pocket costs and work with you to collect the estimated amount prior to your scheduled surgery.

Additionally, we partner with Care Credit. Care Credit is credit company that has partnered with Jordan-Young for 12 months interest free for patients with qualifying credit. If you would like to apply for Care Credit, please speak with a member of our staff.

WHEN DO I HAVE TO PAY FOR SERVICES?

You are expected to pay all co-pays, co-insurance and unmet deductibles on the day of your visit. We accept VISA, MasterCard, Discover, and American Express as well as payment by cash or check. **If you are unable to pay, your appointment will be rescheduled.**

You are expected to pay for all non-covered services and DME Cash and Carry Items at the time of issue. We will gladly hold an item for you until you are able to pay.

MAY I STILL BE SEEN IF JORDAN-YOUNG DOES NOT PARTICIPATE WITH MY INSURANCE?

If you do not carry insurance we participate with your policy, you may have out-of-network benefits and higher out of pocket costs. It is your responsibility to call your insurance carrier to determine and understand your benefit coverage. As a courtesy, Jordan-Young will file a claim to your insurance on your behalf. **You will be responsible for any unpaid balances regardless of Jordan-Young participation status.**

DO I NEED A REFERRAL TO BE SEEN?

Many insurance plans now provide open referral networks; however, **it is your responsibility to determine and understand if your individual insurance coverage requires a referral.** If your insurance requires a referral, you must have the referral available at the time of your appointment. If you do not have the referral with you, you will be asked to either 1) Reschedule your appointment to give you time to obtain the referral or 2) Pay for your visit at the time of check in.

Tricare Prime patients must obtain a referral before being scheduled for an appointment.

SIGNATURE ON BACK

DO I HAVE TO PAY IF I HAVE BEEN INJURED IN AN ACCIDENT?

Jordan-Young does not accept legal cases or attorney liens. If you have been injured in a non-work-related accident for which you are seeking legal remedy or a motor vehicle accident, you will be required to pay 100% of your billed charges before being seen. **Your medical insurance cannot be billed.**

If you have been injured in a work-related accident, **it is your responsibility to obtain an award number from the state Workers' Compensation Commission** in order to ensure that your claim will be paid in full. If you are treated without the award number from the state and payment of your claim is denied or paid in part by your employer, you will be held responsible for the balance of your bill.

Jordan-Young accepts fee schedule payments for injured workers covered under the United States Department of Labor, Jones Act, Longshoreman's Act and Sentara Health Systems.

MAY I SET UP A PAYMENT PLAN?

Payment is expected in full at the time services are rendered. If you are not able to pay the patient responsible balance of your bill at the time of service, we can reschedule your appointment to a time in which you can pay. In the rare event of an unexpected balance, payment is expected within 30 days of your statement date.

After 30 days of non-payment, Jordan-Young retains the right to refer your account to Credit Control for collection. You will be responsible for additional fees associated with Credit Control related to collecting your unpaid balance. Once placed with Credit Control, no future appointments will be scheduled and you are subject to credit reporting. No Credit Control fees incurred with placement will be waived by Jordan-Young.

You will be responsible for contacting Credit Control Corporation at either (757)873-3332 or 1-(800)723-5431 to make payment arrangements. Once placed with Credit Control, payments should be made directly to Credit Control. Jordan-Young no longer holds your account balance.

WHAT HAPPENS IF I MISS AN APPOINTMENT OR HAVE A CHECK RETURNED?

Jordan-Young reserves the right to charge a NO SHOW fee of \$50 for any missed appointment. This fee must be paid before another appointment is scheduled.

Jordan-Young reserves the right to charge a RETURN CHECK fee of \$35 for any payment by check that is returned for insufficient funds.

I have read and fully understand the policies of this office regarding payment. I agree to pay patient responsible obligations at the time of service or any obligations identified as my responsibility within 30 days of notification from my insurance and/or Jordan-Young statement. I understand Jordan-Young cannot be held responsible for lost, delayed or misdirected statements by mail. I understand that collection of my patient responsible balances outside these terms may be handled by an outside collection agency and I will be responsible for both the balance of the bill and any non-negotiable fees assigned for collection. I understand that I am personally responsible for following the regulations, policies and procedures of my insurance plan.

Patient Signature

Date

Printed Name