Financial Policies

1. As a courtesy, Maryland Endocrine verifies your benefits with your insurance company. A quote of benefits is not a guarantee of benefits or payment. Your claim will be processed according to your plan. If your claim is processed differently from the benefits we were quoted, the insurance company will side with the plan and will not honor the benefit quote we received.

2. It is the policy of Maryland Endocrine, P.A., that payment is due at the time of service unless other financial arrangements are made in advance. We require all patients to pay their deductible, copay, and/or coinsurance payment at the beginning of each visit. Failure to make payment or to create a payment plan for an outstanding balance will result in cancellation of scheduled services.

3. If you are covered by health insurance, we will bill your insurance policy. Accepting your insurance does not place all financial responsibilities onto this practice, and you will be held accountable for any unpaid balances by your plan. It is therefore you, the patients, responsibility to be aware of the in-network benefits of your insurance. Scheduling for services without being in network may result in the full financial burden being placed upon you, the patient.

4. Although we are contracted with most major insurance carriers, our services may not be covered by your insurance plan. Being referred to our practice by another physician does not necessarily guarantee that your insurance will cover our services. Please remember that you are 100 percent responsible for all charges incurred: Your physician's referral and our verification of your insurance benefits do not guarantee payment.

5. We highly recommend you also contact your insurance carrier and check your coverage for our practice and providers. Do not assume that you will not owe anything if you have more than one insurance policy.

6. Statements for outstanding balances shall be issued electronically and are made available on the patient portal. Statements not paid within ninety (90) days of being issued shall be placed in collections status. Payment or arrangement for payment not made for accounts in collection status may be sent to a collection agency possibly impacting a patient's credit score.

7. Maryland Endocrine PA offers payment plans for all patients with outstanding balances. Payment plans will not be made for co-payments. A separate agreement will be issued and signed upon setting up a payment plan.

8. It is the policy of Maryland Endocrine PA that patients without health insurance may pay for services rendered. Payment for services by patients will be due at the time of service, or services will be

COPY

denied. This policy does not extend to patients with health insurance that is not in network with Maryland Endocrine PA, and the option for self-payment will not be extended to patients with Medicaid as their primary insurance.

9. Administrative fees may apply to services requested outside of a regularly scheduled appointment. These fees are not covered by your insurance and will be your sole responsibility. Administrative fees apply for the preparation and processing of specific form requests, specific prior authorization requests, specific appeal requests, and specific prescriber requests. You will be informed that a fee may apply upon making the requests; however, fees may apply for requests received from physicians you see outside of Maryland Endocrine PA.

10. While Maryland Endocrine PA may be in network for your insurance, certain services offered may not be covered under your policy. If the practice reasonably assumes services may not be covered it may issue an advanced beneficiary notice for these services. The practice cannot tell you how to fill out this notice. Not receiving an advanced beneficiary notice does not mean you will not be charged for a service if it is not covered by your insurance. It is recommended that you check with your insurance company to find out about these services.

COPY