

PICMC Financial Information Statement

We at Physicians Immediate Care and Medical Centers believe that every patient has the right to expect the very best professional care and service we can provide. In turn, we expect cooperation in establishing a clear financial relationship to pay for that care.

We are preferred providers for most insurance carriers

We are preferred providers for most insurance carriers in the area, except Group Health Cooperative, and we accept assignment for Medicare. However, due to the large number of insurance companies and health plans in the United States and wide variation between plans, we cannot guarantee that we are a preferred provider for your particular health insurer or plan. Likewise, we cannot guarantee that a particular treatment is a covered benefit under your plan. It is your responsibility to verify coverage with your plan. We process Workers Compensation claims through Washington state labor and industries department; however, patients are directly responsible for payment should the claim be denied.

We will bill your insurance carrier for you

Our office will bill your health insurance carrier for you if you provide us with a copy of your insurance card. Please remember that your health insurance policy is an agreement between you and your insurance company. If your insurance company has not paid a claim within 45 days of submission, you may be asked to take an active part in the recovery of the claim. You are also responsible for any balance due after your insurance company has paid its contracted share. If you are seeking health care as the result of a motor vehicle accident, please notify the receptionist or the nurse. We will provide you with the information necessary for you to submit detailed billing information. Since we do not contract with any auto insurance company, we cannot bill them on your behalf.

Please be aware that in all cases you as the policy holder are ultimately responsible for timely payment for the services you receive. Should your private balance fall behind, a monthly 12% APR finance charge may be assessed after 30 days with a minimum charge of \$0.50.

We are required to collect co-payments at the time of service

Insurance regulations require us to collect co-payments at the time of service. Please check your coverage and be prepared to pay your co-payments when you arrive at the clinic. Your co-payment amount should be listed on your health insurance card. If you do not pay your co-payment at time of service and consequently we have to bill you, a billing charge will be added to your account to help recover our costs. All nutritional supplements and some health products must be paid for when you receive them, regardless of insurance coverage. For your convenience, we accept cash, check, Visa, MasterCard, Discover Card, and American Express.

Our fees cover:

- The time taken by your health care professional for the visit with you including the medical record documentation thereof, review of lab results, tests, and referral results, and making and returning phone calls on your behalf.
- Salaries for the clinic's physician, nursing, reception, billing, custodial, and administrative staff.

- The overhead costs of building maintenance, laboratory and x-ray equipment, licenses, taxes, utilities, telephones, computers, paper, supplies, exam room materials, and the like.
- Continuing education for the staff to keep current in their field.

You may be billed separately for outside services

While we have radiology and CLIA-certified laboratory facilities on the premises, it may be necessary for our providers to order more extensive laboratory testing or radiology overview. These services are not included in your bill and you can expect to be billed separately for them by the providing entity.

Should you have questions or concerns about services, either proposed or provided, or fees, or encounter an unprofessional attitude, please discuss it with us promptly and openly. Misunderstanding and or a lack of communication are the only obstacles to our continued professional and mutually honoring relationship. We look forward to providing your medical care.