



Financial Policy

Thank you for selecting Issaquah OB/GYN as your healthcare provider. We are committed to providing you with the highest quality of care. Your clear understanding of our financial policy is important to our professional relationship. Please feel free to ask any questions you may have about our fees, financial policy or your responsibility.

Registration & Insurance Information

We require complete, accurate and up-to-date information on your registration form in order to bill your insurance company. New and established patients must supply a current copy of their insurance card. This allows us to assist you in collecting the benefits from your insurance company to which you are entitled. We will ask you to update your registration form annually, and ask that you contact us when changes occur (address, insurance coverage, phone number, name, etc.).

Medical Insurance

Medical insurance is a contract between you and your insurance company. Our office is not a party to that contract. Not all services provided to you may be considered covered by your insurance company. It is your responsibility to know your insurance plan benefits and to verify coverage for recommended services, tests, laboratory studies and referrals to other doctors. This office cannot be responsible for out-of-pocket expenses incurred from utilizing the wrong provider, facility, or for undergoing non-covered tests or procedures. We do understand that insurance rules and regulations can be confusing. We can provide you with limited assistance to help guide you as much as we are able.

Co-Pays

All co-pays must be paid at the time of service.

Deductibles

Most insurance plans require patients to pay their deductible prior to receiving benefits. Contracting rules require us to collect deductibles prior to your service/treatment.

Referrals

It is your responsibility (the patient) to get proper referral information prior to your appointment.

Surgery & Pre-Authorization

We will contact your insurance company to obtain pre-authorization prior to surgery. Obtaining pre-authorization does not mean that your surgery will be covered at 100% and you should be aware that insurance companies do not guarantee any payments or benefits until after the surgery is completed and a claim form is submitted. After we have contacted your insurance company, we will contact you to explain your benefits and collect applicable co-pays and deductibles prior to your surgery.

Lab Tests

If your visit includes lab tests, x-rays, biopsies, pap smears or cultures, you will receive a separate billing from the lab performing the processing and evaluation of those tests. It may take as long as 2-3 weeks to receive your results. If you do not hear from our office after 3 weeks, please call to check your results. You will always be notified directly by our office of any abnormal results.

Self-Pay Patients

If you do not have medical insurance or are seeking care outside of your insurance plan benefits, payment in full is required at the time of service. Our staff will gladly give you an estimate of your visit prior to your appointment.

Missed Appointments

As a courtesy to our other patients, please contact the office if you need to cancel or reschedule an appointment. If you fail to keep an appointment 3 times without calling to cancel or reschedule, you will be terminated as a patient. If you arrive late for your appointment, you may need to wait so that we can accommodate patients who arrived on time.

Disability, FMLA & Other Forms

We realize that special forms are sometime necessary to provide documentation of medical conditions. Completing forms is time consuming and falls outside the contractual relationship between you and your insurance company. We will be happy to complete the forms directly for our patients free of charge. Additional forms for spouses will be completed after payment of \$10.00 per form. Please allow appropriate time for completion of forms.

Medical Records

Medical Records can only be released upon the patient's completion of an "Authorization to Release Medical Records" form. (Only the patient can sign the release form; friends and family may not sign for the patient.) If you wish to receive a copy of your records, the fee is \$1.00 per page for the first 25 pages, then \$0.25 for each additional page. Payment must be received prior to the release of records.

There is no fee if records are being released to another medical provider.

Statements & Past Due Accounts

You will receive a statement if there is an outstanding balance. The billing statement will itemize your services as well as any payments, deductibles or co-insurance amounts applied by your carrier. If you do not understand your statement or have questions regarding your balance, please contact our billing office at (425) 641-2662. In the event your balance becomes past due, the account will be considered delinquent. Delinquent accounts are subject to further collection action, including placement with a collection agency.

We understand that temporary financial problems may affect timely payment of your balance. We encourage you to communicate any such problems with our office manager so that we can assist you in the management of your account.

Authorization

I agree to abide by the terms of the above financial policy and accept responsibility for any balance not covered by my insurance company, therefore, I authorize my insurance company, attorney, or other parties to pay directly to Issaquah OB/GYN, PLLC and/or provide any information regarding payment of my bill. If my account becomes delinquent, I agree to pay all costs incurred in collecting the account, including reasonable attorney fees.

Patient Signature

Date

Parent or Guardian of patient Signature

Date