

West Metro Ophthalmology billing and collection policy

Purpose

This policy outlines the procedure and expectations for billing and collection of payments for services rendered at West Metro Ophthalmology. Our goal is to provide clear guidelines for both patients and staff to ensure timely and accurate payment, while offering fair options for those experiencing financial hardship.

Procedure

Insurance Billing

For patients who are covered by an insurance plan that West Metro Ophthalmology accepts, we will bill that insurance plan for the health care services we provided based on the insurance information that the patient provided to us. The patient is responsible for providing up-to date and accurate insurance information at the time of service. We accept many insurance plans, but we cannot guarantee that every insurance plan will cover our services. The patient is responsible for verifying the coverage of their insurance plan and complying with any coverage-related requirements. Copayments and uncovered services are due at the time of service. Out of pocket deductibles and expenses will be billed after insurance or third-party response. If an insurance plan requires a referral for patients to receive our health care services, the patient must get the required referral before being seen at our facility. Failure to get a required referral could reduce the benefits or leave the patient responsible for the total charges. West Metro Ophthalmology will issue patient statements on a monthly basis for a minimum of 60 days.

Self-pay patients

Patients without insurance coverage or those opting to self-pay will be required to make payment at the time of service. West Metro Ophthalmology will collect \$200 at the time of service as a down payment. A 10% discount will be offered to self-pay patients who pay in full at the time of service. West Metro Ophthalmology will send a statement for any balance that was not paid at the time of service.

Financial Hardship

Payment plans are available for patients who are unable to pay the balance in full. The patient is responsible for calling the business office at 763-545-2862 to set up a payment plan. If the patient does not pay the balance, fails to set up a payment plan, or does not make the agreed upon payments, West Metro Ophthalmology may deny further services, unless deemed a medical necessity by a West Metro Doctor.

Billing Dispute

If a patient believes that their bill is not accurate, that a third party should pay the bill, or if other concerns about a bill, they should contact our business office to discuss the matter. If a patient notifies us of a billing error, or we otherwise determine that there is a billing error, we will review the bill and correct any billing errors found. While the review is being conducted, we will not bill a patient for the health treatment or services that are the subject of the review for potential billing errors. We may resume billing the patient for the health treatment and services that were reviewed for potential billing

errors only after (a) the review is complete, (b) any billing errors are corrected. If, after completing the review and correcting any billing errors, we determine a patient overpaid us under the bill, we will refund the amount overpaid.

Collections

West Metro Ophthalmology will attempt to contact the patient via USPS mail to the address we have on file or email (if patient opts into third-party statement vendor). If the patient has not responded to attempts to resolve the balance after 3 statements/letters, outstanding balances may be referred to a third-party collection agency. The collection agency on behalf of West Metro Ophthalmology will:

1. Collect on all open balances as payment in full
2. Set up reasonable payment plans
3. Identify bankruptcy and deceased accounts and return to West Metro Ophthalmology
4. Address patient disputes directly with West Metro Ophthalmology
5. Not report your medical debt to a consumer reporting agency or credit bureau.

Legal Requirements

When collecting medical debt, we will comply with all applicable requirements of law (which may include the Minnesota Debt Fairness Act, the federal Fair Debt Collection Practices Act, HIPAA, and Minnesota state privacy laws).

Contact Information

For billing inquiries or assistance with payments, patients may contact the business office Monday through Friday from 7:30am-4:30pm:

763-545-2862

West Metro Ophthalmology
5851 Duluth Street Suite 215
Golden Valley MN 55422

This policy is intended to provide clarity and fairness in our billing and collection practices, while ensuring patients receive the care they need without undue financial burden.