
FINANCIAL POLICY

We at **Northgate Urology Associates** are committed to providing you with the best possible care. If you have medical insurance, we will assist you to receive your maximum allowable benefits. For this to be achieved, we need your assistance and your understanding of our payment policy.

This office has contractual agreements with the following insurances:

Aetna US Healthcare
BHP
Capital Blue Cross
Cigna PPO, POS
Geisinger
Health Assurance
Health One
Highmark Blue Shield (*The Blue Card*)
Independence BC Plans
Keystone Health Plan Central Products
Medicare
Multi Plan
Oxford
PHCFS
Traveler's Railroad Medicare
Tricare
United Healthcare
Valley Preferred

Co-pays

Co-pays are to be paid at the time of service. If referrals are needed, it is the patient's obligation to get the referral from the Primary Care Physician. However, if one is not obtained the patient has the option of rescheduling the appointment or paying for it at the time of service.

Secondary Insurances

When submitting claims for secondary insurances which we **do not** participate in, this office will submit a claim to the insurance carrier. After a reasonable period has elapsed (*not more than 60 days*) and no payment has been made, the responsibility to obtain the reimbursement from the secondary insurance will be the patient's.

Payment

We accept cash, checks, Charge Cards (*MasterCard, VISA, Discover and American Express*)

Returned Checks

There will be a \$30.00 charge for each check that is returned for insufficient funds. The charge is to offset our bank's charge to our account and will be attached to the patient's account with our office.

Missed Appointments

Our cancellation policy requires 24-hour advance notice. There will be a \$25.00 charge for appointments missed or cancelled without 24-hour notice. We will confirm your appointment 24- to 48- hours in advance.

Charges for Forms

There will be a \$15.00 charge for completion of each employer or personally insured disability form, letter to insurance, FMLA form and AFLAC form. There will be a \$10.00 charge for letters, for trip cancellations, jury duty, etc. Payment for these charges are the responsibility of the patient and payment is expected at the time the forms are dropped off.

Medical Records

Unfortunately, requests for medical records requires a staff person to process, copy and send. Therefore, the cost of this service is the responsibility of the patient requiring those records. When the records are received, we suggest you keep them permanently and the office wishing to view them, copy what they want to retain.

Costs Fee (*per page*)

Pages 1- 20 \$1.28

Pages 21-60 \$.95

Pages 61 to end \$.32

actual mailing or delivery fees