

G.I. SPECIALISTS, INC.

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FINANCIAL POLICY

The following guidelines have been made available to help you understand our billing practices. We are always available to discuss our fees with you for the services we provide.

INSURANCE CARDS

You will be asked to provide your insurance card(s) at every visit. We make sure that we have the correct insurance card information on file to prevent unnecessary delays in the payment of your claim. If we do not provide insurers with 100% accurate and updated information, they will not process your claim.

COPAYS

All office co-pays are to be paid at the time of service. This is an insurance company policy. We accept cash, checks and Master Card and Visa credit cards. A receipt will be given.

INSURANCE

We will submit insurance claims for our patients, however, the agreement of the insurance carrier to pay for medical care is a contract between you and your insurance carrier. You should direct any questions and/or concerns regarding coverage to your insurance carrier, your employer, or your agent. Insurances vary in their coverage and it is the patient's responsibility to understand his/her medical benefits.

Although insurance companies pay physicians in ways that are often confusing, you should understand that you may be responsible for part of your bill. **You are responsible for any coinsurances, deductibles and any other non-covered billable services.** We cannot waive these charges that are required by your insurance company. This is a violation of our contracts with them.

Patients without insurance are expected to pay office visits in full on the day of service. For procedures, such patients will be required to make a down payment of 50% of the cost of the procedure 10 days in advance or if less than 10 days advance is given, procedures must be secured with a valid credit card.

BILLING FOR PROCEDURES

Your insurance carrier will receive two, possibly three separate bills for your procedure. They will receive a claim from: (1) the facility where your procedure was performed, (2) the physician who performed your procedure, and (3) the pathology lab if a biopsy is taken (Clarke & Co. Pathology, Inc. at St. Clair or UPMC Pathology Department).

If you have been scheduled for a **screening/routine (no symptoms) colonoscopy** and the doctor finds a polyp or tissue that has to be removed the colonoscopy is no longer considered a screening procedure. It is considered a surgical procedure and your insurance benefits may change. Call the customer service number on your insurance card to check with your insurance company to see what your coverage is going to be. This will minimize financial surprises as each insurance company and plan pays for this procedure differently.

PAYMENTS

When you receive healthcare services from us we bill your insurance and await payment from you and/or your insurance company. Balances not covered by your insurance (deductible, co-insurance, etc.) are then billed to you. All balances are due in full at time of receipt. We accept checks and Master Card or Visa. In addition to paying through the mail, credit card information may also be called into the office between 9:00am to 4:00pm, Monday through Friday except holidays.

Patient accounts with balances not paid in full are held for 60 days. Accounts not paid within that time period will be sent to our collection agency. Unpaid bills will be reported by collections to the credit agencies. Patients sent to collections also risk being discharged from our practice. Only balances in excess of \$200 will be considered for payments arrangements and only if the patient contacts our office. **NO EXCEPTIONS.**

Patient bills are sent out every 28 days. All bills subsequent to the first are assessed a \$5 statement processing fee.

If a patient's check is returned to us by the bank or a credit card payment (by mail) is denied, a \$30.00 returned check/credit card fee is assessed on the account.

CANCELLATION FEES

It is our office policy to charge a cancellation fee of \$100 for missed procedures and \$50 for missed office visits not cancelled with our office at least 3 business days before the scheduled time. Any appointment cancelled and rescheduled for the 3rd time must be guaranteed with a valid credit card.