

PATIENT FINANCIAL POLICIES

Thank you for choosing Northwest Metabolic Medicine, LLC. We are committed to building a successful physician-patient relationship with you. Your clear understanding of our patients' financial responsibility is important to our professional relationship. We welcome the opportunity to discuss any aspect of our financial policy, so please ask if you have any questions about our fees, our policies, or your responsibilities.

PAYMENT FOR SERVICE

The patient is responsible for all charges incurred for products and services obtained from our practice. We do not seek or collect payment from any third-party. Further, our practice does not carry Accounts Receivable (A/R) balances, nor send invoices for service rendered. **We require that you pay for your visit, in full, at the time of service.** This policy allows us to keep our costs minimized, which results in significantly lower charges to you. If you are insured, we will be happy to provide you with documentation that helps you file a claim with your insurer.

SERVICES FROM OTHER PROVIDERS

Patients receiving treatment at Northwest Metabolic Medicine will likely require services by third-party providers (such as laboratory assessment or EKGs). Diagnostic fees from outside providers are the patient's responsibility, and must be paid to the rendering facility or physician. Other providers may participate with insurance plans, and it is the patient's responsibility to confirm if any such coverage exists. If you have questions about a bill received from one of these entities, you should call the phone number listed on the statement. We do not have the authority to discuss charges or your account balance with these providers.

FORMS OF PAYMENT

For your convenience, we accept cash, check or money orders, and debit/credit cards. Note that you will receive a \$5 discount when paying by cash, check, or money order.

HEALTH SAVINGS / FLEXIBLE SPENDING ACCOUNTS

According to IRS guidelines, care provided for the diagnosis, treatment or prevention of a specific medical condition or disease diagnosed by a physician is considered a "qualified medical expense". Generally, services at Northwest Metabolic Medicine meet these guidelines, and so are considered HSA and FSA plan eligible expenses.

UPDATING CONTACT INFORMATION

It is your responsibility to notify our office of any patient information changes (i.e. address, name, phone, etc).

MISSED APPOINTMENTS

If you need to cancel an appointment, we ask for at least a 24-hour notice. We understand that circumstances may occasionally arise, causing you to cancel or reschedule your appointment. However, patients that repeatedly fail to keep appointments without sufficient advance notification may be offered restricted times or be discharged from the practice, so that we can provide care to other patients.

RETURNED CHECKS

We accept personal checks. The charge for a returned (NSF) check is \$20.00 payable by cash, money order, or debit/credit card. This will be applied to your account in addition to the original payment amount. Further, checks may no longer be accepted as a form of payment following a returned check (see above for other forms of payment accepted).

INSURANCE

We will provide all patients with detailed billing information that can be used to request reimbursement from your insurance company. Please be aware, however, that Northwest Metabolic Medicine does not participate with any insurance providers (including Medicare, Medicaid, Tricare, etc). We do not file insurance claims and cannot guarantee that our services will be reimbursed (or applied to your deductible) by your insurance company as an out-of-network provider. Patient or guarantor is ultimately responsible for payment of any services rendered, including any charges not covered by the insurance carrier.

LAB CHARGES

Treatment will involve occasional laboratory testing, and you have three options for how your labs are ordered:

- 1) If you have insurance that will cover laboratory testing, you can choose to use an in-network lab of your choice and use your insurance card (keep in mind that insurance companies will not always approve all of the tests ordered, so sometimes it is less expensive to not use insurance and instead use negotiated "cash pricing").
- 2) If you are paying out-of-pocket for your labs, you can use your lab orders at a laboratory of your choice, and pay the lab directly (we recommend asking for "cash pricing" with the lab).
- 3) If you choose to have your laboratory tests performed using Northwest Metabolic Medicine's negotiated rates, you will receive an itemized invoice from us, and we will collect payment from you at the time your labs are ordered. These fees are deeply discounted, and will likely be the least expensive option for patients without insurance coverage. (If you have health insurance, be aware that health plans often do not approve out-of-network lab charges for reimbursement or to apply towards your deductible).

MEDICARE

Due to federal law and Medicare rules, all patients must inform us as to their Medicare status upon their initial visit, and at any subsequent visit where that status changes. Any patient enrolled in Medicare Part B (whether primary or secondary) must enter into a private contract to be seen at Northwest Metabolic Medicine.

I have read, understand, and agree to the terms set forth in the above financial policy.

Print Name

Patient or Authorized Representative Signature

Date