

PAYMENT POLICY

If it is our policy that all charges are paid at the time of service. We accept cash, check, Visa, MasterCard, Discover and Debit Cards. The only exceptions are for insurance plans with which we have a participating agreement, Medicare Part B, Worker's Compensation or Occupational accounts. **IF YOU DO NOT FALL INTO ONE OF THESE CATEGORIES, ALL CHARGES MUST BE PAID TODAY.**

If you have an insurance plan with which we participate: These are plans we are directly contracted with in the state of Florida for Florida residents only. Please ask a Bayfront Convenient Care Clinic Team Member if your insurance plan is included.

Our filing a claim on your behalf does not guarantee that the insurance company will pay the claim; this will not relieve you of the responsibility of payment. If you have an insurance plan with which we participate, but fail to inform us of this insurance plan, you agree to be treated as a private pay patient for all visits that your insurance plan was not presented to us in advance.

If your plan requires pre-authorization, it is your responsibility to obtain this. Today you will be required to pay your co-pay amount. The co-pay will be Urgent Care, Specialist or \$50.00 if the insurance has no stated co-pay amount. Any balance unpaid by your insurance company will be forwarded to you via a monthly statement from our Central Billing office. All claims unpaid after 90 days from the date of service are subject to collections by our collection agency. If your insurance information or address changes or you have any questions, please feel free to contact our Central Billing office at (727) 394-8442. We want to help avoid any misunderstandings or collection action whenever possible.

If you have a High Deductible Health Plan: A high Deductible Health Plan (HDHP) is often paired with a Health Savings Account (HSA), and includes deductibles of \$1,050 for a single and/or \$2,100 for a family. To the extent that you have not met your deductible you will be responsible to pay for services at the time of service. You will only be charged the negotiated discount rate obtained by your insurance carrier. We will file the claim and the amount you paid with your carrier so that this can be applied to your deductible.

If you have insurance other than plans with which we participate: You must pay in full for today's services. We will provide you the necessary paperwork to submit to your insurance carrier who will reimburse you directly.

We do not accept or file claims for Automobile Insurance: You must pay in full for services received. We will provide you the necessary paperwork and you should contact your insurance carrier directly to obtain reimbursement.

If you have Medicare Part B: We accept assignment on Medicare claims. This means we agree to accept Medicare's allowed amount as our full charge. Medicare pays only 80% of their allowed amount. You are responsible for the 20% co-payment and any deductible. Medicare does not pay for certain supplies and medications. You are expected to pay for these in full today, in addition to your co-pay and/or deductible. If you have a Medicare supplemental insurance policy, we will file this for you and no payment is due at this time.

If you are a visitor with a Travel Policy: You must notify your carrier of your intended visit to obtain authorization. You will be expected to pay in full at the time of service, and we will provide you the necessary paperwork to submit to your travel policy that will reimburse you directly.

If you are here for Worker's Compensation injury or Occupational Health services: We will bill your employer's Worker's Compensation insurance carrier and accept this as payment in full providing the visit has been pre-approved by your employer and/or the insurance carrier. If the insurance carrier or employer denies benefits, such as determining the injury is not work related, you will be personally responsible for the unpaid amount.

I have read the above payment policy and understand the terms: _____
Signature Date