

## **POLICY STATEMENT: PAYMENT**

### **TIME OF PAYMENT**

1. Payment for services that are not covered by insurance are due at the time of service, unless pre-arranged with HeartSong.
2. Insurance co-pays are due at the time of service.
3. Co-insurance fees are due upon notification from your insurance company regarding the amount which you are to pay to your provider. HeartSong will not bill you for co-insurance fees unless you specifically request it.

### **METHODS OF PAYMENT**

1. **Cash, Personal Check or Money Order:** We accept cash, personal check or money order, unless you have a previous history of checks returned insufficient funds. In this case, we will only accept cash or a money order.
2. **Credit Cards:** To promote financial sustainability, major credit cards are not accepted.
3. **Debit Cards:** We also do not accept debit cards from personal or Health Savings accounts. If your insurance provides you with a card for expenses outside of your deductible, we will provide you with an invoice to send into the company managing the funds available on the card. They will, in turn, reimburse you for the cost of the service. You may either pay us at the time of service, and then keep the reimbursement, or you can wait until the reimbursement arrives and then pay HeartSong.
4. **Alternate Forms of Payment:** Payment plans are available for noncovered services, if arranged prior to receipt of services or purchase of products and you do not have a previous unpaid balance.
5. **Overdue Accounts:** If you receive a statement for an overdue balance, payment is expected within 2 weeks of the billing date. If you cannot make payment within 2 weeks of the billing date, please call 802-387-2345 to make alternative payment arrangement.

## NON-COVERED SERVICES

“Non-covered services” are services which your health insurance will not cover as well as services which are not covered because you do not have health insurance. There are a variety of services offered at HeartSong that are not covered by most insurers. For example, charges for pharmacy items and out-of-network laboratory tests are typically not covered by most Vermont health insurance plans.

Your HeartSong physician will try to inform you prior to performing the service if a recommended service is not covered. However, it is your responsibility to determine ahead of time whether your insurance company will cover a service and, if not, to pay at the time you receive the service. HeartSong is not responsible for knowing the details of every health plan.

A 20% discount applies to all non-covered office visits if payment is made at the time of service. A discount fee schedule based on federal poverty guidelines is also available to qualified individuals. See also *Discount Fee Policy*. A link to policy is located on **Policies** page under the ABOUT US tab.

Missed appointments are considered non-covered services, since insurers will not pay for care that you do not receive.

1. You will be billed for full amount for missed appointments if notice is not given at least 24 hours in advance.
2. You will be billed \$30 for missed appointments if notice is given within 24 hours in advance.

## COVERED SERVICES

“Covered services” are services that your health insurance company will pay for. It is your responsibility to know which services are covered and which are not. If you do not tell your physician that a particular service is not covered and you request that service, you will be responsible for payment. In most cases, HeartSong physicians know which services are covered and which are not. However, it is you, and not they, who will be responsible for payment in the event that a service is not covered. It is therefore important for you to inform yourself your policy prior to any visit to HeartSong.

## INSURANCE BILLING

1. HeartSong bills BC/BS, MVP, Medicaid, CIGNA, VHAP, Dr. Dynasaur, Catamount, Traditional Medicaid, and will set up accounts for other companies, if they cover naturopathic medical care and we are informed in advance of your visit.
2. If you wish your visit to be covered by insurance, you are responsible for giving us your personal insurance information prior to your first visit so that we may verify coverage.
3. If you have a deductible, you are responsible for the costs of all services rendered up to the maximum limit of your policy.

4. If you lose your insurance coverage for any reason, please notify us immediately. It is your responsibility to pay all fees for services rendered when you do not have insurance.

5. Services covered by insurance can *only* be billed for the day when the service is actually rendered.