



Patient Financial Policy

Thank you for choosing Heart Specialists of Ohio, Inc. as your health care provider. Payment of your bill is considered part of your treatment and your understanding of and compliance with our financial policy is important.

Information Verification - At each visit to our office, we will confirm your contact information and insurance plan(s) and any other information that could change. This is important to ensure a quick response to your medical questions and that we bill your claim quickly and accurately. Please give your most current insurance card to the receptionist to copy.

Payment at Time of Service - Payment for services is due and payable when services are rendered. Heart Specialists of Ohio, Inc. accepts cash, check, Visa, MasterCard and Discover.

Insurance Plans - Your insurance policy is a contract between you and your insurance plan. Heart Specialists of Ohio, Inc. participates with many medical insurance plans. As the recipient of service, you are ultimately responsible for payment of the services provided to you. If you are insured, we will submit the bill for your services to your insurance company.

The plans we participate with require us to collect all co-payments at the time services are provided. If you are having multiple services done on the same day, such as an office visit and a diagnostic test, your insurance company may require you to pay multiple co-payments. If you are unable to pay your co-payment at the time of service, we may reschedule your appointment or assess a statement fee of \$20.00 for each co-payment not paid.

Heart Specialists of Ohio, Inc. does not determine the amount your insurance plan holds you responsible for. If you have questions about how your plan processes your claim, please direct them to your insurance company.

If you have insurance, you must present your insurance card at each visit to ensure we bill the appropriate insurance and prevent a delay in your claim being processed. If you do not bring your card with you, your account will be considered a self-pay account and will be handled accordingly (see below). If you request, we will give you an insurance form for you to file with your insurance company.

All insurance companies have a filing limit on claims to be considered for payment. If you provide your insurance card after your visit and you request Heart Specialists of Ohio, Inc. to file your claim for you, we will do so if it is within 60 days of your insurance company's established filing limit. You may be assessed a \$15.00 administrative fee for this service. If you supply the insurance information after the visit and your insurance company denies the charge for lack of timely filing, you will remain liable for the entire charge.

Self-Pay Accounts - Our policy is payment in full at time of services. If you are unable to pay in full, a deposit of \$200.00 for office visits and 50% of the charge for testing is required. The cost of services can vary and Heart Specialists of Ohio, Inc. reserves the right to change our fee schedule from time to time. The following charges are estimated ranges of our commonly performed services:

Office Visit - \$95.00 - \$430.00

Diagnostic Testing - \$1,050 - \$2,300 plus the cost of any medication used

Financial Discounts - Heart Specialists of Ohio, Inc. is a private physician practice and is not associated with any non-profit organizations. We do not receive any government funding to provide free services. Heart Specialists of Ohio, Inc. offers *economic hardship discounts* for patients meeting established financial guidelines. If you would like to be considered for a discount, please contact the billing department at (614) 358-9555 for an application.

Outstanding Balance - Any balances due will be collected at your next visit. An account not paid within 30 days of billing will be considered delinquent and may be assessed a delinquency fee of \$25.00. If the account goes over 90 days without payment, it is considered in default and could be referred to a collection agency. If we are required to use a collection agency to collect your account, you may be assessed a \$50.00 handling fee. Any patient with an account in default may be considered for dismissal from the practice.

Billing Department - Our billing staff is available to help you by phone between the hours of 7:30 a.m. and 4:30 p.m. They can be reached at (614) 358-9555 or toll-free (877) 566-4311. Please contact them for any questions regarding your account or if you would like to obtain an itemized bill of services rendered.

Missed Appointment Fee for Nuclear Testing - We kindly request 48 hours notice if it is necessary for you to cancel your appointment. If you do not give at least 24 hours notice of cancellation or do not show for a cardiac nuclear imaging test you will be charged up to \$200.00. This fee will only be charged if the medication required to perform this test goes unused.