

Capital Colon and Rectal Clinic (CCRC)

Practice Policies

Hours of Operation

We are open from 8:30 am – 4:30 pm Monday through Friday. Due to surgical schedules, office hours may vary due to unforeseen circumstances. Every effort is made to stay on schedule. However, emergencies do occur and we appreciate your patience and understanding in these situations. Please call us as soon as possible if you are unable to make an appointment.

Telephone Calls

Our staff handles calls during normal office hours from 8:30 am- 4:30 pm, Monday through Friday. If the office is closed and you have an urgent need to reach the doctor, please notify the **answering service at (443) 356-6011**. The physician will return your call as soon as possible.

Payments

For all office visits, payment is required at time of service. Co-pays and or coinsurance for those patients with Medicare or one of our contracted managed care plans are also required at the time of check in.

Additional charges may be generated for procedures and tests. CCRC will bill your insurance carrier for expected payment. You will be responsible for any deductible and/or co-pay amount.

If it is determined that surgery is necessary, we will coordinate payment arrangements for any procedures with your insurance company. You will be billed for any amount that your insurance company determines is your responsibility.

Payment plans can be arranged prior to surgery, if necessary. We will gladly assist you with your billing questions. Please call our billing office at **714-551-9581** between 8:30 am – 4:30 pm Monday through Friday. We participate in almost all Maryland/DC/VA area insurance plans and many others.

Surgery Scheduling

All surgeries are scheduled only after your visit with the surgeon. Our staff will make every effort to see that your insurance company is notified and that all pre-certification requirements have been met. Please provide the most recent insurance information to ensure accurate authorizations are obtained.

Cancellation Policy

If circumstances prevent you from keeping an appointment or you anticipate being late, please notify our office in advance and we will be happy to reschedule. CCRC enforces a cancellation policy for office visits: you must call our office **2 business days** prior to the appointment. Cancellation charges will be imposed as per the schedule of fees depending upon the services that were scheduled to be performed

Cancelling and rescheduling procedures is costly to our practice. Please choose your procedure dates CAREFULLY. If you need to cancel or reschedule your surgery, the following policies apply:

1. Your procedure will be rescheduled, however it may be 30 days before a new surgery date is available.
2. If you do not give 7 days notice of your cancellation or reschedule, YOU WILL BE CHARGED A FEE OF 10% OF THE COST OF YOUR PROCEDURE.
3. BEFORE your procedure is rescheduled, you MUST PAY the above mentioned fee.

Prescription Policy

Please allow 72 hours for refill requests. Please contact your pharmacy to send us a request for refill requests. **If you need a new prescription and you have not been seen in over 6 months, you will need to make an office appointment prior to receiving a new prescription.** If you need assistance with any other issues with prescriptions, please call between the hours of 8:30 a.m. - 4:30 p.m., Monday through Friday, for prescription refills. **Prescriptions will not be refilled after hours or on weekends.** Please anticipate your needs and call early so we can assist you with your prescription needs. Narcotic refills need to be called in 48

hours in advance. Narcotic refill will not be completed after hours or on weekends.

Hospital Affiliations

Our physician(s) enjoy affiliations with many of the excellent hospitals in the area, allowing us to offer our expertise to everyone in the community. We perform most of our procedures at UMM Upper Chesapeake, UMM Midtown, and The Endoscopy Center at Bel Air. You will be scheduled at one of these locations depending on the preference of you, your primary care physician and the scheduling availability of the facility.

Accepted Insurances

Our practice participates with Medicare, Medicaid, local insurance carriers such as Aetna, Cigna, CareFirst BCBS, Tricare, Amerigroup, Jai Medical System, Johns Hopkins, MedStar, MD Physician Care, University of Maryland, GHMSI, as well as several other provider organizations which allow us to provide in-network services for several other private insurance companies. It is your responsibility to check with your insurance company if you are in network and if we are a provider in your policy network. **We recommend you calling the insurance company to ensure we are in network.** Also, we urge you check with the hospitals we have affiliations with, as not all insurances are accepted at every hospital.

Billing & Insurance

Financial Policy:

Thank you for choosing Capital Colon and Rectal Clinic (CCRC). We strive to provide the best care possible and understand that the cost of healthcare is a concern for all patients. The following information outlines your financial responsibilities related to payment for professional services. Understanding how your healthcare services are paid for can be confusing.

The following is a statement of our Financial Policy, which you must read, agree to, and sign prior to treatment at our clinic. At Capital Colon and Rectal Clinic (CCRC), our billing staff will be happy to assist you with understanding the charges related to the medical services provided.

Health Insurance Plan Participation

Capital Colon and Rectal Clinic (CCRC) participates with many plans. Some of the most major insurance plans are: Medicare, Aetna, Cigna, Tricare, CareFirst BCBS, and many other commercial insurance plans. We suggest that you please contact your insurance company to understand your in-network and out-of-network coverage.

Your health insurance coverage is a contract between you and the carrier, and patients are responsible for understanding their coverage and benefits. Please bring your insurance card(s) with you at the time of each visit to determine medical insurance benefits.

We participate and have contracts with most insurance plans, HMO's, PPO's, Medicare and other government agencies. Our business office will submit claims to these plans and will assist you to help get your claims paid. **If you change insurance plans, notify the office immediately.**

If you have a secondary insurance we will automatically file a claim after the primary carrier has paid. Your insurance company may need certain information from you directly. It is your responsibility to comply with their request.

If a patient is a member of an insurance plan with which we do not participate, payment in full is due at the time of service. Before booking an appointment, payment arrangements need to be set up with the billing office prior to your visit.

It is your responsibility to inform the office if you want a particular lab or imaging company selected. You may have a cost share difference we are unaware of, and YOU are responsible financially for your request to send your labs/xrays to a particular lab/imaging center of your choice.

It is the patient's responsibility to provide all necessary information before leaving the office.

Deductibles

OFFICE VISITS: As part of your insurance contract, you are required to pay out of pocket until your deductible is met. Your insurance will be billed for services rendered and you will pay **\$75.00** at the time of checking in if your deductible has not been met. We will bill the insurance company for the remainder of the charges.

PROCEDURES/SURGERIES: The assigned dollar amount varies, feel free to inquire.

Co-Payments

Your insurance plan requires us to collect co-payments at the time of service. Waiver of co-payments may constitute fraud under state/federal law. Help us help you by paying your co-payment at each visit. We accept cash, checks, *Visa, MasterCard and Discover.*

Co-Insurance

You are responsible for a contracted percent (co-insurance) for all services, office visits, procedures, colonoscopy, etc. at CCRC. After your insurance has made a payment determination, you will be billed by CCRC for your financial responsibilities. ***You are also responsible for any balance remaining on your account for services rendered.***

No Waiver of Patient Responsibility

It is the policy of the practice to treat all patients in an equitable fashion related to account balances. The practice will not waive, fail to collect, or discount co-payments, co-insurance, deductibles, or other patient financial responsibility in accordance with state and federal law, as well as insurance plans.

Non-Covered And Out Of Network Services

Payment for medical services that are considered by your insurance company to be non-covered, out of network, or not medically necessary will be your responsibility. We recommend that you verify your insurance coverage prior to treatment and fully understand the financial responsibility (out of pocket expenses) your policy sets forth.

Coverage Changes

If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If you fail to notify CCRC in a timely fashion you remain responsible for full incurred charges.

Services Billed Separately

Some of the services you may receive in conjunction with your care by Capital Colon and Rectal Clinic (CCRC) are not included in the charges billed by CCRC; you may be billed separately for them. They include hospitals, ambulatory centers, x-rays, radiologists, labs and anesthesiologists. They may, or may not, participate with the same plans as Capital Colon and Rectal Clinic (CCRC). Please check with those other providers if you have questions regarding the insurance plans they participate with or a bill you may receive from them.

Capital Colon and Rectal Clinic (CCRC) is unable to provide specific information on fees for these separately billed services. CCRC is always available to provide specific information on our own fees. Please ask our billing department.

Office Procedures

Procedures are billed separately and in addition to office visits charges. Some insurance policies classify office procedures as **“Surgery”**. Office procedure (surgery) may involve additional co-payments or out of pocket expenses as set by the insurance plan. In such cases, payment for the procedure will be due from the patient. We follow accepted billing guidelines; procedures performed are in your best interest.

As a colorectal specialist, it is **very likely** that your provider will perform a diagnostic procedure essential in managing your medical condition. These procedures are known as anoscopy, proctoscopy, and/or a flexible sigmoidoscopy. Your insurance carrier may define them as a “surgical procedures”. Your explanation of benefits may reflect the use of this term and **you may have additional co-payment or deductible charges** for these procedures.

“POST OP” Global Period

Some office and/or surgery procedures have a “global period”. This means the fee for that service covers routine post-operative care for a limited number of days. However, if a different diagnosis is treated within that period, this is a separate

billable service. In such situations, the normal co-payment/deductible will be incurred, and full payment is your responsibility for care of this additional diagnosis.

Payment Plan

Please let us know if you are having difficulty in paying your account. We may be able to help you by setting up a payment plan based on your financial hardship, call (443) 356-6011 for assistance. This could prevent you from being sent to collections prematurely.

Insurance Claim Processing

As a courtesy, we are happy to file your insurance claims. You can help us file these claims effectively by providing at the time of your office visit, a copy of your current insurance card and all necessary billing information.

Depending on your insurance plan, you may be required to make a co-payment or pay a deductible amount. Co-payments and a portion of your deductible are due at the time of service. Insurance payments made directly to Capital Colon and Rectal Clinic (CCRC) will be applied to your account. If a balance remains, you will receive a billing statement.

If You Do Not Have Medical Insurance

Payment for all professional services is expected at the time of your visit. Please note, we do offer payment plans and have adjusted fees for patients in financial hardship. Please contact the office for the fees for your visit.

Missed Appointments, No-Shows and Cancellations (All Patients)

As a courtesy, CCRC will call to confirm your appointment or send you a text message reminder a day or two prior to your scheduled visit. If we cannot reach you, a message will be left on your answering machine or voicemail.

Any patient who fails to arrive for a scheduled appointment without cancelling the appointment at least 2 business days prior to the scheduled time is considered a “no-show”. An **office appointment** no-show patient will be charged **\$75.00** for a new patient appointment and \$50.00 for any other type of

visit. We understand that there are circumstances where you are unable to provide notice of two business days, but these are rare and shall only be considered on a case-by-case basis.

Cancellation is required 7 days (1 week) prior to any colonoscopy or surgical procedures. If you do not cancel with sufficient notice, you will be charged 10% the cost of your procedure. You will be rescheduled for your procedure after the fee has been paid.

A patient who is a no-show for 2 or more appointments is at risk of being dismissed from the practice.

Delinquent Balance/Collections

Any unpaid account balances including, but not limited to co-payments, co-insurances, and deductibles not paid by the insurance carrier will be charged an administrative fee of \$20, if not received at the time of service. Accounts not paid in full within 30 days will be subject to finance charge of up to 18% annually. Should an account become delinquent after 90 days of date of service, we will refer to an outside collection agency/attorney and may result in termination of care from CCRC. The patient is responsible for the balance owed, plus all the costs incurred in collecting it.

Statements

Billing statements are sent out monthly. All charges are due and payable within 30 days of the statement date. Unless you notify our office within 30 days of receiving your statement that you dispute the validity of the balance or any portion thereof, we will assume the balance is correct and valid. We accept the following methods of payment: cash, check, Visa, Master card, and money orders. If your check is dishonored (returned for insufficient funds), you will be required to pay an additional fee of \$35.00.

Miscellaneous Fees

Certain services (i.e. completing forms, personal letters, etc) may entail additional fees not covered by insurance. Payment is expected in full at the time such services are rendered.

Thank you for understanding our practice policy and financial policy. Please let us know if you have any questions or concerns.