

INSURANCE, SELF-PAY AND WORKERS COMPENSATION POLICIES

Your health insurance policy is a contract between you and your Health Insurance Company or employer. ***It is important for you to be an informed consumer, who understands the specifications of your insurance policy.*** Physicians East will work with your insurance carrier to resolve claim and billing matters within reason.

Patients are expected to...

- Present a valid insurance card at each visit. If you do not present a current insurance card, you will be responsible for payment at the time of your visit.
- According to NC Statute 58-3-225, insurers are required to pay a properly submitted claim within 30 days. You have a responsibility to provide correct information to our office so a claim can be properly submitted.
- Verify your provider is in-network and the services are covered under your plan.
- Know if your insurance has specific rules or regulations, such as the need for referrals, pre-certifications, pre-authorizations and limits on outpatient charges regardless of whether or not our physicians participate.
- Contact your health plan if you are uncertain about your current health insurance policy benefits to learn the details about your benefits, out-of-pocket fees and coverage limits.
- Provide any required referrals or authorizations in advance. If you do not provide these before care is provided, you will be responsible for the cost of the care or your appointment and/or procedure may be rescheduled.

Commercial Payers

Physicians East contracts with the majority of the large payers in Eastern NC. Should our office contact your insurance carrier regarding benefits and authorizations on your behalf, we are not responsible for inaccurate information provided to us by your carrier. The information about your plan that we relay to you is in good faith.

Medicare Patients

Medicare may not cover some of the services that your doctor recommends. You will be informed ahead of time and given an Advanced Beneficiary Notice (ABN) to read and sign. The ABN will help you decide whether you want to receive services, knowing you are responsible for payment if Medicare denies a service. Read the ABN carefully.

Medicare Advantage

Physicians East does not contract with Medicare Advantage Plans. However, we will file claims on your behalf. You will be responsible for out of network balances.

Medicare HMO

Physicians East does not accept Medicare HMO plans.

Self-Pay Patients

Self-pay patients are expected to pay a portion of the visit upfront. Depending on the service, office visits range from \$75 to \$500. Payment in full is preferred. Physicians East will offer a 20% prompt pay discount for services paid in full when rendered. If payment in full is not possible, a minimum, predetermined deposit is required upon check-in.

Worker's Compensation

Urgent Care is the only Physicians East facility that accepts Worker's Compensation. Claim number, carrier name, date of injury, employer and name and number of claim adjuster is needed at the time of the initial visit.

Please visit www.PhysiciansEast.com for the most current policy information.