



Payment Policy

Thank you for choosing us as your urgent care provider. We are committed to providing you with quality and affordable health care. Because some of our patients have had questions regarding patient and insurance responsibility for services rendered, we developed this payment policy. Please read it, ask us any questions you may have, and sign in the space provided. A copy will be provided to you upon request.

1. Insurance

We participate with most insurance plans but **DO NOT** accept Medicare or Medicaid. If you are not insured by a plan we do business with, payment in full is expected at each visit. We offer a 45% discount off our regular fees to those paying in full at the time of service. Medicaid patients can be seen with payment made at time of service. Medicare patients can be seen by private contract only as “cash pay” and can **NOT** file to Medicare. If you are insured by a plan we do business with, but do NOT have an up-to-date insurance card, payment in full for each visit is required until we can verify your coverage. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions regarding your coverage.

2. Co-payments and Deductibles

All co-payments and deductibles must be paid at the time of service. This agreement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment at each visit. We accept cash, checks, debit, and credit cards.

3. Non-Covered Services

Please be aware that some – and perhaps all – of the services you receive may be non-covered or not considered reasonable or necessary by your insurer. You must pay for these services in full at the time of visit.

4. Proof of Insurance

All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license and current valid insurance to verify an active insurance policy and co-pay rates. If you fail to provide us with correct insurance information in a timely manner, you may be responsible for the balance of a claim.

5. Claims Submission

We will submit your primary insurance claims and assist you in any way we reasonably can to help get your claims paid. We DO NOT submit secondary claims. We can give documentation to file secondary insurance claims at your desire. Your insurance company may need to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between our and your insurance company; we are not party to that contract.

6. 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 your insurance company does not pay your claim in 90 days, the balance will automatically be billed to you.

7. Nonpayment

If your account is over 90 days past due, you will receive a letter stating that you have 20 days to pay your account in full. Partial payments will not be accepted unless otherwise negotiated. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency and you and your immediate family members may be discharged from this practice. If this is to occur, you will be notified by regular and certified mail that you have 30 days to find alternative medical care. During that 30-day period, our physician will only be able to treat you on an emergency basis.

8. Medicare Patients

We value the patient-physician relationship as the core of medical care. Unfortunately, the paper work and regulations required in dealing with Medicare make it time-consuming and expensive. Dr. Shane Purcell and Redi Care therefore do NOT participate with Medicare and are considered "Opted Out" by Medicare. This allows us to see Medicare patients by Private Contract only on a fee for service basis. We provide a contract between Redi Care and the patient that explains this agreement that both Dr. Purcell and the patient must sign. The fees are our regular discounted prices that everyone else pays when paying out of pocket.

9. Work Related Visits (Workers Comp)

If you are here for a work related visit (injury, physical, test) we will verify with your employer how patient will be processed. We will do everything we can to work with your employer how payment will be processed. We will do everything we can to work with your employer to secure payment for your visit. However, if your employer or their insurance provider refuses or fails to pay for your visit within 120 days you will be responsible for the bill. If payment is not received within 30 days from the time the employee is billed, the patient will be dismissed from Redi Care and will not be seen at any of our clinics. The bill may also be turned over to collections. Please discuss payment of your work related visit with your employer so payment is handled properly.

I have read and understand the payment policy and agree to abide by its guidelines:

Signature of patient of responsible party

Date