

**NORTHWEST PHYSICIANS ASSOCIATES, P.C. (NPA)
PATIENT BILLING POLICY**

You are responsible for:

- Knowing what services are covered by your insurance carrier.
- Obtaining necessary referrals from your primary care physician.
- Knowing that NPA cannot honor a request from a patient to alter or change information on an insurance claim in order for the claim to be processed or paid.
- Knowing that you are ultimately responsible for all charges.
- Presenting your insurance cards(s) to the receptionist at every visit.
- Knowing where you can go for laboratory services as referred by your primary care physician.
- Knowing what services are not covered by your insurance carrier. Typically school, camp, employment, or drivers physicals are not covered.
- The payment for services rendered to dependent children.

Paying your bill:

- **If you do not have insurance, you must pay at the time of service. A 30% discount is available for many services.**
- **If you don't provide us with correct insurance information you may be responsible for any denied payments.**
- If NPA has not received payment from your insurance carrier(s) within 90 days, you may be expected to pay the balance in full.
- If you do not receive an Explanation of Benefits from your insurance carrier within 45 days, please contact your carrier.
- Overpayments in excess of \$25.00 will be refunded within 30 days of your request.
- Payments can be made online at

www.northwestphysicians.com
- The following payments are due on the date of service: Co-Payments, Deductibles, Charges for Non-Covered Services, Outstanding Debt.
- NPA accepts: Cash, checks, major credit cards, debit cards

Failure to pay your bill may result in:

- \$30.00 service charge on returned checks.
- \$15.00 service charge for failure to pay your co-payment.
- Your account being turned over to the magistrate.
- A bad credit rating.
- Your account being turned over to a collection agency.

Please be advised that NPA reserves the right to impose a \$25.00 charge for missed appointments or appointments cancelled less than 24 hours in advance.

NPA agrees to work with each patient to resolve outstanding patient balances. We offer payment plans and hardship discounts to those who qualify. Patients with household income below 200% of the most recent published federal poverty guidelines will be eligible for a discount. Please contact your physician's office or a member of Patient Financial Services to make such arrangements, if necessary.

NPA's goal is to never have the care of our patients compromised for financial reasons.

Patient Name: _____
(please print)

Patient Signature: _____

Patient Date of Birth: _____

Today's Date: _____

Patient Account Number: _____
(for Office use only)