



20060 Governors Highway, Suite 100
Olympia Fields, IL 60461
Phone: (708) 323-4000 Fax: (877) 673-3450

VEIN & VASCULAR EXPERTS PATIENT FINANCIAL RESPONSIBILITY POLICY

Thank you for choosing Vein & Vascular Experts as your health care provider. We are committed to building a successful physician-patient relationship, and the success of your medical treatment and care. Your understanding of our “*Practice Financial Responsibility Policy*” and payment for services are important parts of this relationship. For your convenience, this document discusses a few commonly asked financial policy questions. If you need further information or assistance about any of these policies, please ask to speak with our practice manager.

When are payments due?

All co-payments, deductibles, patient responsibility amounts, and past-due balances are due at the time of check-in unless previous arrangements have been made with our billing coordinator.

How may I pay?

We accept payment by American Express, Discover, VISA, and MasterCard as well debit card. Cash, checks and Apple Pay are not accepted.

Do I need a referral or pre-authorization?

If your insurance plan requires a referral authorization from your primary care physician or a pre-authorization from your insurance, you will need to contact your primary care physician or insurance company to be sure it has been obtained. If we have yet to receive authorization prior to your appointment time, we will need to reschedule your appointment. Failure to obtain the referral or preauthorization may result in a lower or no payment from the insurance company and the balance will become the patient's responsibility.

Will you bill my insurance?

Insurance is a contract between you and your insurance company. We will bill your primary insurance company on your behalf as a courtesy to you. For Vein & Vascular Experts, PLLC to properly bill your insurance company, you must provide and disclose all insurance information, including primary and secondary insurance, as well as any change of insurance information.

It is your responsibility to notify our office promptly of any patient information changes (i.e., address, name, insurance information) to allow for appropriate billing for the services provided to you. Failure to provide complete and accurate insurance information may result in the cost of care being categorized as the patient's responsibility.

Although we may estimate what your insurance company may pay, it is the insurance company that makes the final determination of your eligibility and benefits. If your insurance company is not contracted with us, you agree to pay any portion of the charges not covered by insurance, including but not limited to those charges above the usual and customary allowance. If we are out of network for your insurance company and your insurance pays you directly, you are responsible for payment and agree to forward the payment to us immediately.



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Which plans do you contract with?

Vein & Vascular Experts, PLLC accepts most major insurance plans. However, with the frequent changes that happen in the insurance marketplace, it is a good idea for you to contact your insurance company prior to your appointment and verify that our practice and providers are in-network participants as per your plan.

What if my plan does not contract with you?

If we are not an in-network provider under your insurance plan, you will be responsible for payment in full at the time of service. As a courtesy, however, we will file your initial insurance claim and, if not paid within 45 days, you will be responsible for the total bill. After your insurance company has processed your claims, any amount remaining as a credit balance will be refunded to you.

What is my financial responsibility for services?

It is your responsibility to verify that the physicians and the practice where you are seeking treatment are listed as authorized providers under your insurance plan. Your employer or insurance company should be able to provide a current provider listing.

What if I don't have insurance?

Self-pay accounts are used for patients without insurance coverage, patients covered by insurance plans which the office does not accept, or patients without an insurance card on file with us. It is always the patient's responsibility to know if our office is in-network or out-of-network. If there is a discrepancy with our information, the patient will be considered self-pay unless proven otherwise. Self-pay patients will be required to pay in full for services rendered to them and will be asked to make payment arrangements prior to services being rendered. Emergency services provided to self-pay patients will be billed to the patient.

At the sole discretion of the practice, extended payment arrangements may be made for patients. Please speak with our practice manager to discuss a mutually agreeable payment plan. It is never our intention to cause hardship to our patients, only to provide them with the best care possible and reasonable costs.

What if I have billing or insurance questions?

Vein & Vascular Experts, PLLC is supported by a staff of dedicated billing professionals. In general, our office staff can assist with most financial questions and help relieve the patient/caregiver of burdensome paperwork. Please ask if you have any questions about our fees, our policies, or your responsibilities. If the office staff are unable to assist you, we will escalate your question to the billing staff for further clarification.



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What if I need surgery?

If your physician recommends surgery, your surgery will be scheduled by our staff. The staff member can answer specific questions about the surgery scheduling process, discuss the paperwork and tests involved, and assist with completing prior authorization your insurance company might require.

I received more than one bill for my surgery/procedure/service.

Please note that Vein & Vascular Experts, PLLC only bills for services rendered by our clinical team that is part of your surgery/procedure. The hospital or other providers associated with your care may bill you for other services provided—this might include operating room costs, anesthesia costs, other doctor's charges, etc. If you believe you have been accidentally billed twice for the same service, please get in touch with our office for clarification or resolution.

What if my insurance pays late?

As a courtesy to you, we bill your insurance company for services on your behalf. If any insurance company fails to process payment for services within 45 days from the date of the claim submission, the total balance will be determined to be the patient's responsibility.

Will I receive statements or bills?

It is our office policy that all accounts with pending balances be sent two statements, each one month apart. If payment is not made on the account, a single phone call will be made to try and make payment arrangements. Accounts with unpaid balances for 90 calendar days or more will be sent to an external collection agency or attorney for collection. Unpaid bills can also lead to possible discharge from the practice.

In the event an account is turned over for collections, the person financially responsible for the account will also be responsible for the cost of the collection including any attorney fees and court costs.

Regardless of any personal arrangements that a patient might have outside of our office, if you are 18 years old or older and receiving treatment, you are ultimately responsible for payment of the service. Our office will not bill any other personal party.

Do you refer unpaid bills to collection agencies?

If a patient cannot pay the balance on their account according to the financial policy will be referred to an outside collection agency or an attorney for further action.

Do you charge a penalty for returned payments?

Any charges incurred by the practice in collecting balances owed to us during the collection process may be charged to the patient. Credit card chargebacks or returned payments will result in a minimum \$35 penalty in addition to the balance owed. Accounts with returned payments will be expected to make payments via money order or cashier's checks only.



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Can you waive my copay?

We cannot waive deductibles, coinsurances, or copays that are required by your insurance. This is a violation of insurance contracts.

I have a hardship. How can you help me?

Some patients may accrue large balances for services provided. At the sole discretion of the practice leadership, we will work with you to set up a mutually feasible payment plan. In some cases, if the minimum payment due cannot be paid, we will need proof of financial hardship. We may be forced to pursue collections of balances in the absence of tangible proof of hardship.

Do you charge for completing forms?

Vein & Vascular Experts, PLLC is a specialty practice that does not fill out disability, FMLA or other such forms. Providers will write work-related notes/letters on an as needed basis.

Do you charge for copies of medical records?

Patients, attorneys and insurance companies requesting medical records will be charged these Electronic Medical Record fees:

- \$0.55 per page – first 25 pages
- \$0.38 per page – 26-50 pages
- \$0.18 per page – 51+ pages
- \$30 Handling fee
- Shipping if applicable

Expedited requests will be charged a special handling fee of \$50.