



**SOUTHWEST
ENDOSCOPY, LTD.**



**SOUTHWEST
GASTROENTEROLOGY
ASSOCIATES, P.C.**

7788 Jefferson St NE, Albuquerque, NM 87109

Phone: 505-999-1600 | Fax: 505-999-1655

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FINANCIAL POLICY

The physicians and staff of Southwest Gastroenterology and Southwest Endoscopy are committed to provide you information regarding our Financial Policy and are available to our patients to provide additional information if you should have any additional questions.

Questions regarding your insurance coverage and benefits should be referred to your insurance company.

If you have insurance that we accept, we expect you to:

- Pay your copay, deductible amount or coinsurance amount at the time of service, no exceptions due to contracting and uniform compliance rules.
- Be responsible for understanding the details of your insurance coverage, including preventive care benefits, requirements for prior authorization for procedures, x-ray's, prescription's and any annual deductibles copay/coinsurance amounts. Be aware that insurance companies may not cover prescriptions that your provider may prescribe or medication that can be purchased over the counter.
- Bring a current copy of your card to every visit and notify us of any changes in insurance coverage. If we do not have current insurance billing information we will expect full payment of care at the time of service, even if you have provided us with insurance information in the past. If you provide SWGA with the incorrect insurance information you will be financially responsible for your charges.
- You may also be required to provide a NM drivers license
- SWGNSWE prohibits so-called "professional courtesy"
- No refunds of copay or coinsurance

If you do not have current, valid medical insurance we expect you to:

- Pay in full at the time of service

Methods of payments - We accept cash, personal check, debit/ATM cards, Visa and MasterCard as forms of payments. If your check is returned for any reason, a fee of \$30.00 will be added to your account. If you have any additional appointments following a returned check balance must be paid prior to being seen. We also reserve the right to refuse future payment by check.

Patients with no insurance -SWG/SWE offer a 30% discount for payment at the time of service. If you choose to make payment arrangements, the discount does not apply. If you are insured, but have a large deductible we will not be able to offer a discount on your deductible, per your contract with your insurance company. SWGA/SWE also has a "Bundled payment" Pay-One-Price". You may request to discuss any options that are available with one of our billing staff.

Past Due Accounts -We consider patient accounts to be past due if they are not paid at the time of services are provided. If the account is not paid we reserve the right to restrict future services to you until balance is paid in full, or turn your account over to a private debt collector. SWGA/SWE contracts with Transworld Systems 2235 Mercury Way #275 Santa Rosa, CA, 95407 and the phone number is 888- 446-4733. Once a patient account balance is turned over to collections you must communicate with Transworld regarding your account for it will be considered as in collections.

If your account is not paid at the time of service, you will receive a phone call, or text message notifying you of your balance. You will also receive a statement within 30 day from the time of service. If payment is not received within 15 days, your account will go to collections with Transworld. If your balance is not received within 60 days you will receive a letter of Discharge from the practice.

Discharged Patients -If a patient has been discharged by the practice he/she cannot be seen again by any SWGA/SWE physicians in the practice. Patients who have been discharged will be notified by certified mail regarding the discharge circumstances. If for any reason the letter was not deliverable, an original will be filled in your medical record and a copy will be available to you.

Credit Balance -If payment of your account should result in a credit balance we will refund you within 15 days. If you have two accounts, one with SWGA and one with SWE we are not able to transfer balances.

If you are not insured and do not qualify for Medicaid, you may contact UNM financial assistance office at 272.2521 for an appointment to determine benefit eligibility. Address is 1650 University, Suite 116. If you qualify you may receive medical care, including preventative care and pharmacy benefits through the UNM system.

SWGA/SWE will consider payment plan for patients with no insurance, please contact our billing office at 999.1600.

Understanding fees, insurance coverage and out of pocket expenses for your procedure or office visit: Insurance

Coverage

Endoscopy procedures are generally "covered" by insurance when recommended to investigate symptoms. Insurance coverage for colon cancer screening is less predictable. All upper endoscopy require a prior authorization from your insurance company. BCBS Medicare Advantage requires prior authorization for upper endoscopy and colonoscopy.

If you are scheduled for a colonoscopy for colon cancer screening, Southwest Gastroenterology recommends that you call your insurance company and ask the following questions, "Is colonoscopy for colon cancer screening (CPT code 45378) a covered benefit?" Make a note of the representative's name and the date and time that you called for your records. If you are told that a procedure is not covered, call your physician to discuss your options, including self-payments and alternative procedures.

SWGA/SWE is not responsible if your insurance company denies a claim. You will be responsible for payment for those services.

Out of Network Benefits - In some instances SWGA/SWE may be an out of network provider. One of the more common insurance plans that SWGA/SWE may be considered out of network is Presbyterian. It is your responsibility to call your insurance and understand you're out of network benefits; your financial responsibility will be usually higher when you go out of network. Please make sure you understand your responsibility regarding out of network benefits, prior to making an appointment.

SWGA/SWE is not contracted providers for - Workman's

Compensation

Beech Street Presbyterian Health plan

SCT/UNMCI Molina Molina Market

Place Amerigroup

Explanation of Fees

Your fee for *professional services* for an office visit with either a doctor or nurse practitioner is based on the time and complexity of your condition and any treatment provided. In addition extra time spent may include:

- Creation of a permanent medical record
- Review of all laboratory blood test results
- Review of prior and current x-ray or scan reports and personal review with the radiologist of abnormal studies
- Preparation and mailing of consultation reports and follow up visits letters, laboratory/scan results referring physician and any subsequent consulting
- Follow up phone call or letter regarding your results and or phone consultation
- Referral letters to any further specialists recommended by the doctor
- Patient educational materials and medication samples when available
- Any research done by the doctor about your medical condition
- Staff assistance regarding your visit
- Arranging and coordinating other tests
- Calls to and from pharmacies, and 3rd party insurance organizations for prior authorizations for medications
- Insurance application forms: health insurance, disability insurance , and life insurance
- Discussions with hospitalization utilization review, insurance companies, or Medicare for ongoing hospitalization.
- Review and management of hospital records.
- Letters of necessity to obtain medical instruments or prescriptions
- Arrangements for hospitalization with hospital admissions, house staff physicians and consulting physicians.
- Tumor registry and other required reports.

Southwest Endoscopy Facility Fee Includes:

- Nursing care provided by Registered and Practical Nursing staff
- Intravenous infusion including IV fluids and IV needles and equipment
- IV and topical medications
- Monitoring equipment
- Endoscopy equipment
- Processing of equipment
- Biopsy processing
- Educational information and reports
- Letters of procedures to your primary care or referring physician
- Creation of a permanent medical record
- Obtaining information from your insurance regarding your copay and coinsurance