

## Synergy Family Physicians Billing Policy

By choosing our small, independent practice, you will be treated as an *individual*, not a number as you would be in some large health systems. We pride ourselves on knowing and caring for our patients as individuals. We have the most affordable pricing, and recently were ranked one of the most affordable family medicine clinics in Minnesota. This means that for the exact same care or office visit at a large institution, you or your insurance company pays more to a large health system than to our small independent office.

For these reasons, please try to provide us with the most accurate insurance information so we can get your claim submitted to your insurance carrier correctly the first time. This allows us to keep your costs low, pay our hard-working staff, and keep our holistic family medicine care at its best.

Although Synergy Family Physicians accepts many insurance plans; we cannot guarantee that your insurance company will cover our services. Therefore, please check with your insurance carrier to confirm that Synergy Family Physicians is within your network. Each patient is responsible for verifying their individual benefits and coverage. Please note that we are not in network for HealthPartners or Cigna health insurance plans. Please understand that you may be responsible for any payment due (including co-payments, co-insurance amounts, and deductibles). **Co-payments are due at the time of service**. Failure on our part to collect this portion of the charges is considered insurance fraud. Therefore, please help us uphold the law and make your payments.

Insurance companies require that we keep a current copy of your insurance card on file. If you cannot verify proof of medical insurance and/or active eligibility we require your visit to be paid in full at the time of your appointment. You will receive a refund once you provide us with current insurance and payment has been received from your insurance company.

Private pay, out of network and uninsured patients are **required to pay at time of service**. We offer a sizeable discount when paying with cash, credit card, or check when your payment is received on the day of the visit. This discount is incorporated into the private pay fee schedule.

If you recently have had a baby, we do require a \$75 refundable deposit at the first visit. Once insurance has been verified and payment has been received from your insurance company, a refund will be issued. Please note, if insurance has not been verified by the next appointment, you will be asked to pay in full at the time of that appointment.

If a patient has received a statement from Synergy Family Physicians, **the amount must be paid in full before a provider sees the patient for their next visit, or by the due date on the statement**, whichever is first. Delinquent accounts in excess of 60 days will be assigned to a collection agency or attorney. Any accounts not paid in full by 60 days will incur a \$20 service fee. When accounts are turned over to collections, the additional fees associated with that process will be added to your account balance, and no further appointments will be scheduled until this is paid in full.

Synergy Family uses Quest Diagnostics Laboratory for our lab testing. You may receive a separate statement from Quest for certain lab charges. Please contact Quest with any question you may have regarding your Quest Lab billing statement. Call 1-866-MY-QUEST (1-886-697-8378).