

Siouxland Women's Health Care, P.C.

Financial Policy

Siouxland Women's Health Care accepts most major insurance carriers. We recommend that you check with your insurance carrier to ensure that your physician at Siouxland Women's Health Care is listed as a provider for your specific insurance carrier. Any co-payment amount must be paid at the time you are seen.

Statements: Monthly Statements are sent for any outstanding balances on your account. Payment is due on the account balance upon receipt of the statement. If you are unable to pay the balance in full, please contact the billing department to make payment arrangements so that access to further services is not affected.

Insurance information: We will bill your primary insurance company as a courtesy to you. In order to properly bill your insurance company, we require that you disclose all insurance information including primary and secondary insurance, as well as, any change of insurance information. Failure to provide complete insurance information may result in patient responsibility for the entire bill.

Prior authorization: Before any surgery or procedure is performed we will check benefits and obtain prior authorization from your insurance company. 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.

Benefit coverage: We cannot know the benefits and exclusions of each patient's coverage. Contact your insurance company for this information. When insurers provide information to physicians they always include a statement indicating it is not a guarantee for payment. Therefore, it's usually best for the patient to contact their insurance company directly

Disability and FMLA forms: Completing disability insurance and FMLA forms is not a medical service and is not paid by insurance. There is a \$15.00 fee for completing a form. Please provide at least one week notice or lead time for completion.

Credit cards: As a convenience Siouxland Women's Health Care accepts; Visa, MasterCard and Discover credit cards.

Self Pay: For patients who do not have insurance we offer a discount of 10% if charges are paid in full at the time of service. The discount does not apply to any supplies (eg. an IUD or injectable drugs).

Collections: Patients whose accounts have been sent to collections two or more times will not be allowed to schedule any further appointments.