

Financial Policy

Because of the growing complexity between insurance and the practice of medicine, Siouxland Women's Health Care can no longer assume that patients fully understand the relationship between the insurance company, the provider, and the patient. To help clarify this relationship, Siouxland Women's Health Care has instituted a set of guidelines regarding financial responsibility.

Siouxland Women's Health Care accepts most major insurance carriers. We recommend that you check with your insurance carrier to ensure that your provider 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: You must provide your insurance card prior to or at the time of your visit. We will bill your primary insurance company as a courtesy to you. 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. If you do not provide your insurance information before you see the provider, the visit becomes a fee for service and full payment is expected at that time.

Prior authorization: Before any surgery or procedure is performed, personnel from Siouxland Women's Health Care 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 \$20.00 fee for completing a form. Please provide at least a 10-day or lead time for completion.

Forms of Payment: For your convenience, we accept cash, personal checks, Visa, MasterCard, Discover credit cards as well as CareCredit.

Returned Checks: All returned checks will result in a \$35.00 NSF which will be applied to your account.

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 (e.g. an IUD or injectable drugs).

Collections: Patients whose accounts have been sent to collections two or more times and/or have been sent to Small Claims Court will not be allowed to schedule any further appointments at Siouxland Women's Health Care, PC.