

Credit and Payment Policy

We are pleased that you have chosen Northwest Primary Care Group, PC, as the Medical Home for your family. Our goal is to provide you with the highest level of professional medical care possible, while keeping medical costs reasonable. In an effort to provide quality medical services, we have established the following credit and payment policies:

If You Do Not Have Insurance Coverage

We accept cash, personal check, money order, VISA and MasterCard payments. Our SureCare payment program is also available to our patients who do not have insurance coverage. This program offers both a discounted fee schedule as well as predictable pricing based on your payment at the time of service. When calling for an appointment, let our Scheduler know you would like to use the SureCare program and the Scheduler will inform you of an exact fee for your office visit. This fee is collected during your Registration at the office visit. In addition, you will be given a fee schedule of our lab, radiology and other ancillary services which may be recommended by your physician during the office visit. This allows you to know in advance what the discounted fee is for additional services and to decide when meeting with your physician whether or not you want those services. For more information about our SureCare program, please check our website www.nwpc.com or ask a staff member for our SureCare brochure. Patients who are unable to meet their payment expectations as outlined above should contact our Credit Department to make other arrangements.

If You Do Have Insurance Coverage

We will submit claims on your behalf to your primary and secondary insurance carriers. When insurance information is unavailable or invalid insurance is provided at the time of service, the patient or their legal guardian is responsible for all charges incurred.

Your insurance contract is between you and your carrier. Any remaining patient balance after your insurance carrier(s) has made payment is due immediately upon receipt of your Northwest Primary Care account statement. Patients or their legal guardian are required to bring a photo ID, their current insurance identification card(s) and the applicable co-payment to each appointment.

If you have questions or concerns about your insurance coverage, please call your carrier. It is the responsibility of each patient or their legal guardian to understand the terms and conditions of their insurance plan(s).

Medicare

Northwest Primary Care Group, PC, accepts Medicare Assignment. We will submit your claim directly to Medicare and will bill your secondary insurance after Medicare has paid their portion. You are responsible for any allowed amount that is not paid by Medicare and/or your secondary insurance. Any remaining patient balance is due immediately upon receipt of your Northwest Primary Care account statement.

Family Care

Northwest Primary Care Group, PC, participates with Family Care, an Oregon Medicaid HMO option. To receive treatment, you must currently be covered by the Oregon Health Plan and be assigned to one of our clinics or Primary Care Providers. At each visit you will be asked to show your DHS card which contains your recipient identification.

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Motor Vehicle or Other Liability Claims

Northwest Primary Care Group, PC, provides complimentary billing of your Motor Vehicle or other Liability Insurance Carrier, if you provide accurate and complete billing information at the time of your initial visit. We will verify your claim information, as well as the availability of Personal Injury Protection coverage (PIP) on your claim. If your PIP has been exhausted or expired, we will bill your private medical insurance coverage on your behalf. If you do not have a Liability Insurance Carrier, do not provide us with correct and accurate information, or do not have private medical insurance, Northwest Primary Care Group, PC, requires a deposit on your account of \$150 at each visit.

In the event that your claim is disputed or a suit is established against another party, Northwest Primary Care Group, PC, cannot accept the responsibility for collecting or negotiating settlements. Patients will be asked to work with our Business Office to establish a suitable payment plan for your medical charges, as well as to sign an Irrevocable Doctor's Lien. While we understand that settlement of these cases can take months. Claims against another party are not a reason for non-payment of the medical services you have received.

Missed and Canceled Appointments

Our clinics request that you notify us 24 hours in advance when canceling a scheduled appointment. This allows other patients with medical needs to be seen. We reserve the right to charge a fee of \$40 for any appointment missed or canceled without reasonable notice.

Financial Responsibility

Patients or their legal guardian are financially responsible for all services received. If you do not pay your co-payment at the time of service, a \$25 billing fee may be charged. Overdue accounts are subject to a rebilling fee of \$10 per month and may be placed on a cash payment basis for future appointments. If you are required to pay for treatment at the time of service, but are unable to do so, your appointment may be rescheduled. A \$25 fee will be assessed for checks returned by your bank for any reason. Failure to meet your financial responsibility may result in collection or legal actions. Accounts that are turned over to a collection agency may be assessed a collection account fee of 10% of the outstanding balance.

Credit and Payment Policy Subject to Change

Due to the changing nature of Health Insurance, this policy is subject to change without advance notice. For an updated copy, ask at our Registration Desk or check our Web site at nwpc.com.

YOU MAY CONTACT OUR CREDIT DEPARTMENT AT 503.659.4777.

