

Payment Policy

Carteret Ob-Gyn Associates is committed to providing our patients with the best possible medical care and minimizing administrative cost. Our financial policy has been established with these objectives in mind and to avoid any misunderstanding or disagreement concerning payment for professional services.

Payment is due at the time of service*. We accept cash, checks, Visa/MasterCard and CareCredit.

*** We no longer offer in-house financing ***

All co-payments, deductibles, co-insurance, and charges for non-covered services are due at the time of service and as specified by your insurance plan. Any services not covered by your plan are the patient's responsibility and payment in full is due at the time of the visit.

Patients without Insurance

Patients who do not have insurance are expected to pay for professional services at the time of service unless prior arrangements have been made. A minimum deposit of \$200.00 is required at check-in. If a patient feels that she may require financial assistance, notify the receptionist before you see the physician for referral to the appropriate business staff.

Medicaid Recipients

Medicaid recipients are required to present their current Medicaid card at each visit. Recipients, 21 and older, are required to pay a \$3.00 co-pay at the time of service. Failure to comply with Medicaid's policy may result in your visit being rescheduled.

If you are Carolina Access and we are not your primary care physician, you **MUST** contact your primary care physician for authorization to see our physician.

Patients with Insurance

Our office participates with numerous insurance companies and managed health care plans. For patients that are members of one of these plans, our business office will submit a claim for services rendered. *Please ask our receptionist if we participate with your plan before seeing the provider.* Filing your insurance does not guarantee payment. If your plan does not pay for services, you will be responsible for payment.

Patient Registration Forms

All patients are required to complete the Patient Registration Form annually and provide a copy of your insurance card before seeing the provider. We can file your insurance claim only if we have the complete information required by your plan. **If you cannot provide us with sufficient insurance information at the time of the visit, we will consider the entire bill to be the patient's responsibility and full payment will be due at the time of service.**

Minor Patients

The adult accompanying a minor and the parents (or guardians) of the minor are responsible for payment. For unaccompanied minors, non-emergency treatment may be denied unless charges have been pre-authorized to an approved credit card or payment plan, or payment by cash or check at the time of service has been verified.

Missed Appointments

Unless canceled at least 24 hours in advance, we reserve the right to charge your account at the usual office visit rate for each missed appointment. Multiple missed appointments may result in dismissal from the practice. Please help us serve you and all of our patients better by keeping scheduled appointments.

Please let us know if you have any questions or concerns before signing that you have received this notice. Your signature indicates that you have read this policy and understand and agree to its terms.