

Affinity Health Group – A Division of The Baton Rouge Clinic, hereinafter referred to as “The Baton Rouge Clinic,” extends credit to established patients with insurance accounts in good standing. New clinic patients with non-contracted insurance are requested to pay for their first visit at time of service. *Credit is extended for insurance reimbursement only*; therefore, co-payments, deductibles, and co-insurance are due at time of service.

Each month you will receive a statement of the medical services provided. The statement includes charges from each doctor seen during the month, as well as any laboratory or X-ray charges incurred. These charges will only appear once on your statement, which will be the current month in which services were provided and going forward will only show in the total balance. If your statement shows an amount due in the Private Pay portion (on statement this is the amount stating "Amount Due"), this is your financial responsibility and is due upon receipt of the statement. Please be aware co- payments paid at the time of service will appear and act as a credit on your private pay balance. Once insurance processes your claim, a co-payment will be billed to your private pay, which will absorb your co-payment credit.

- Patients with Insurance - We file the charges to your carrier. After your insurance company responds, and if there is a balance due from the services provided, you will receive a statement showing the charges including any insurance payments with contractual discounts and any remaining balance due by you.
- Patients **without** Insurance - All services provided are to be paid in full at time of service. If payment cannot be made at time of service, please advise receptionist before services are rendered.

The Baton Rouge Clinic does not become involved with any divorce issues. The involved parties will reconcile and determine responsible party on account and the balance due. The Baton Rouge Clinic can only generate one statement per month. Unresolved accounts will result in charge-off regardless of who is responsible for the balance due.

Any checks returned for NSF will incur a \$25 charge for first deposit. The check will automatically be re-deposited. If the check is returned a second time, another \$25 plus the face amount of the check will be applied to the account.

The Baton Rouge Clinic does not bill third parties such as attorneys or automobile insurance for liability related services. The guarantor is responsible or medical insurance may be billed. The Baton Rouge Clinic will provide any necessary documentation to the patient to submit to third party for reimbursement. Medical records requested by the third party are to be paid in advance.

The Business Office can approve payment arrangements on larger balances. This can be arranged by contacting the Business Office upon receipt of statement for balance due. Our policy is to have all balances paid in full within 6 months.

***If your account ever reaches delinquency with no contact regarding balance due, and it is determined that account balance is patient's responsibility, the account may be considered for financial charge off.*** If financial charge off is completed, services at The Baton Rouge Clinic will be severed and the outstanding balance may be turned over to an attorney for further collection efforts. Once your account is placed in this status, the outstanding balance must be paid in full before re-entry to The Baton Rouge Clinic. Please note checks will not be accepted for any bad debt balance of \$100.00 or more.

If you have a credit balance on your account, and you request this amount to be returned to you, this will take approximately 5-7 working days from the date of your request. If there are any charges still outstanding to insurance or charges outstanding on another account under the same guarantor, the credit will remain on your account until all outstanding charges are paid.