

Oregon Urology Institute Financial Policies

The Oregon Urology Institute has a relationship with you, our patient, and not insurance companies. We will bill your insurance company for services provided as a courtesy and will do our best to help you understand the coverage your insurance company provides. However, it is important for you to understand that most insurance products will not cover all of our charges and will probably require you to make some type of payment. For your convenience we do accept cash, checks, and credit cards and will work with you to make payment arrangements.

General Policies

When you make your appointment we will work with you to identify your insurance company, but when you arrive for your appointment we will need to see your insurance card(s) and make copies of those card(s). Having these cards is the best way for us to help you understand the limits of your coverage. Should you arrive for your visit without any documentation of insurance coverage we will ask you to pay for your services at the time of your visit. If you then are able to provide us with the necessary insurance information we will gladly bill your insurance company and will refund your payment once the insurance company payment has been received.

We understand that some people prefer to have their insurance company pay them directly rather than pay us for services. This is fine with us, however, we will expect you to pay for your services at the time they are provided and we will provide you with the items you will need to submit a bill to your insurance company.

We will gladly bill your secondary insurance, provided we have the information to do that, and once we receive the explanation of benefits (EOB) from your primary insurance carrier. It is important for you to know that if your primary insurance has not responded after 60 days, the account balance could become your responsibility.

It is our expectation that co-payments are paid at the time of service. These co-payments are put into place by insurance companies. They vary by insurance product and by service provided. We will do our best to help you identify what your co-payment amounts are so that you will know what the payment expectation will be at the time of your visit. We reserve the right to reschedule your appointment if you arrive unable to make the necessary co-payment.

Even with the best insurance coverage some services will not be covered. In these cases we will require that payment be made prior to the performance of non-emergency services.

Specific Insurances

Medicare – The Oregon Urology Institute is a participating provider with Medicare. We accept Medicare assignment. Patients are responsible for 20% of the allowed charges, any deductibles that have not been met, and for services that are not covered by Medicare.

Managed Care Plans – There are a variety of these types of plans. Some of the most common are HMOs, PPOs, and Medicare Advantage Plans. These type of plans require referrals or prior approvals before they will pay for services. We will make every effort to obtain any necessary referrals prior to your appointment, but you should also be aware of the need for prior authorizations. If we are unable to receive the necessary authorizations prior to your appointment you will be given the options to sign a waiver accepting

financial responsibility for all charges incurred on that specific date or reschedule the appointment until a referral can be obtained.

TriWest (TriCare) – Revised Policy in Process.

Billing Process

Once the Oregon Urology Institute has received payment from your insurance company or has received notification of a denial of charges you will receive a bill for the remaining balance on your account. All accounts are due and payable upon receipt of a statement. We welcome your questions about your account. Our Business Office staff can be reached at 683-8366. We realize that some services are expensive and can create a burden on the family finances. Please contact us if you are in this situation and we will work with you to develop a payment plan that will work for both of us. If we have not received a payment or heard from you within 60 days of the statement going out, your account will be considered delinquent and will be forwarded to our Business Manager for review and possible collection action.

The Oregon Urology Institute is not a collection agency or a loan entity so we will not charge interest on past due accounts, however, we expect you make timely payments on your account or be in regular communication with us about your payment plans. Patients who fail to follow agreed upon payment plans without communicating with us will have their account forwarded to our Business Manager for review and possible collection action.

Our goal is to make the billing and payment process as simple as possible for you. In order to accomplish this we ask that you do the following:

1. Keep your account current and follow the terms of any agreed upon payment plan
2. Contact our Business Office (683-8366) if you are having trouble keeping your account current

We will do our best to work with you and your present situation but you must also work with us. Failure to make agreed upon payments without contacting our Business Office to discuss additional options will result in your account being sent to collections.