

## Lancaster Women's Center, Billing Policy

### Patient's with Insurance

1. It is your responsibility to provide current and complete insurance information if you desire LWC to file your insurance for the services provided. You are responsible to notify LWC if your insurance changes.
2. You are responsible to pay your co-pay or percentage owed at check in.
3. We will bill your insurance carrier as a courtesy to you.
4. If your insurance carrier does not submit payment for the service provided you will receive a bill from LWC. If you feel your insurance should have paid for that service contact your insurance first. Your insurance is your responsibility.
5. If your insurance determines the service is not covered under your plan you are responsible for the services provided.
6. You will receive a bill from LWC.
7. If you do not pay your bill on time your account will be assessed an additional charge of \$20.00 . Should the account age and be required to be sent to the Lancaster Collection Bureau there is an additional fee added to your account again in the amount of \$35.00

*Please note that if we are not in network with your insurance provider they have the right to decrease their payment to LWC. That will mean you will be responsible for more than if you would if you had chosen a physician in network with your carrier.*

If your insurance carrier mails the check directly to you do not cash this without verifying that it is really to be paid to you. Some carriers will mail the check to the individual to pay their claim.

**If you have insurance but did not sign the HIPAA release you will be responsible to pay for your services provided in cash prior to being seen by the physician.**

### **Referrals**

It is your responsibility to obtain a referral from your primary care if this is needed to be seen for your service. If your insurance fails to submit payment for the lack of a referral you are responsible for the service provided.

### **Precertification's**

LWC will notify your insurance carrier for the procedure which is required, but this does not guarantee payment from your insurance company. If they deny the surgery after it was completed you are responsible for payment of the procedure provided.

### **Hospital Charges**

You will receive a bill from Springs Hospital for services provided there. LWC charges are separate from the hospital, lab, pathology, x-ray, and anesthesia. Those are individual and different charges from the service provided at LWC.

### **Missed Appointments**

**LWC charges \$70.00 for an appointment which has not been cancelled 24 hours in advance.**

### **Medicare Patients**

Medicare does not pay for routine yearly physicals. Please verify with your carrier and any supplemental policies what they do and do not cover. Your insurance is your responsibility.

## Surgery Patients

Payment for surgery is due prior to the surgery. LWC will obtain what your insurance will pay and identify what is due from you. **This is not a guarantee of payment from your insurance and they inform us of that when we call them. If they do not pay for the service you are responsible for the service provided.**

Your payment is due prior to the surgery in the form of cash, cashier's check or money order.

## Refund Policy

Refunds are determined and issued at the end of the month each month. If you do not receive a refund by the 5<sup>th</sup> of the month and believe you are due a refund, please contact our billing department at 803-286-6995.

## Non- Sufficient Fund Policy

**If you're your check is returned due to nonsufficient funds you will be charged a \$35.00 service fee in addition to your amount owed.**

## Credit Cards

We gladly accept MasterCard, Visa, Discover, American express and debit cards.

## Past Due Accounts

**If balances owed are not paid when due your account will be assessed a fee of \$35.00 and sent to Lancaster Collection Bureau.**

They will be given your name, social security #, date of birth, address on file, date of service, and the amount which you owe LWC. No medical information is released to them.