



## Payment and Insurance Financial Policy

Thank you for allowing Kahala Urgent Care to be your provider of choice. We are committed to providing you with the highest quality affordable health care. Some of our patients have had questions regarding their insurance and their individual payment responsibilities for the services we provide. We have developed this policy to answer those questions and to provide some basic information for any financial decisions that may arise during the course of your care. Please read this policy and feel free to ask any questions you may have. We ask that you also sign below to acknowledge your understanding and acceptance. A copy will be provided to you upon your request.

- 1. FEE FOR SERVICE:** If you do not have insurance, you may still be seen at Kahala Urgent Care. However, you will be responsible for payment of all charges incurred. Payment will be due in full at the time of service; and we are happy to extend a 25% discount for the office visit portion of your care when payment is made in full at time of service.
- 2. INSURANCE:** We participate with Medicare and with most other health insurance plans such as, but not limited, to HMSA, HMAA, MDX, Tricare West, Tricare for Life, UHA, United Health Care, Aetna, Cigna, HMA, and some, but not all, HMOs. If your insurance is a HMO it may require you to obtain a written referral from your primary doctor before we can see you. If you are insured under a plan we do not participate with, payment in full will be expected for your visit at the time services are rendered. You will then be responsible for submitting your own claim to your insurance carrier for reimbursement. Understanding your insurance benefits is your responsibility. If you are unsure about your benefits or participation with your plan, please call the number on the back of your insurance card.
- 3. PROOF of INSURANCE:** All patients must complete our patient information form as well as any other required forms prior to being seen by us. If you are insured by a plan we participate with, you must have a valid insurance card member ID and a valid State ID, driver's license, or passport, which we can photocopy. Insurance carriers require us to ask you for your social security number so that we may verify your coverage. If you are unable to produce these IDs or we are unable to verify your identity or coverage, we will need to collect payment in full at the time of your visit.
- 4. CO-PAYMENTS AND DEDUCTIBLES:** Your medical insurance carrier requires that you pay a co-payment amount for your medical visits as well as satisfy a deductible amount before it will pay for your health care. It is our practice policy that co-payments and any deductible amounts which may apply to your care at our facility be collected by us at the time of your visit. Depending on your insurance carrier, we may not have sufficient information to determine the total amount of your co-payment(s), co-insurance, and/or deductible at the time of your visit. We may therefore bill you at a later date for your patient payments. For your convenience, we accept Hawaii State personal checks, cash, Visa, MasterCard and Discover Card. A \$30 administrative fee as well as any bank fees incurred will be assessed for each check or electronic transaction denied by your bank for any reason.
- 5. NON-COVERED SERVICES:** Please be aware that some, and perhaps all, of the items or services you receive may not be a covered benefit under your insurance plan. Your insurance benefits are determined by the plan chosen by you and your employer and how much your employer pays for your coverage. It is your responsibility to contact your insurance company if you have any questions or concerns. It is also your responsibility to pay in full at the time of service for any non-covered items or services.
- 6. MEDICARE PATIENTS AND DURABLE MEDICAL EQUIPMENT (DME):** Beginning in 2011, Medicare will no longer pay for durable medical equipment (DME) obtained at a physician's office or clinic. Therefore, if you wish to obtain DME at the time of your visit such as, but not limited to, crutches, braces, and boots, you must fill out an ABN Medicare form and pay in full at time of service for your DME supplies. If you want Medicare to pay for your DME, we will provide you with a DME prescription which you can take to your preferred DME supplier. We will provide you with a list of suppliers upon request.
- 7. CLAIMS SUBMISSION:** If we are a participant with your plan, it is our policy to submit your claim to your insurance company. It is sometimes necessary for your insurance company, or our billing department, to contact you directly for information or assistance. It is your responsibility to comply with this request in a timely manner. Please understand that the balance of your account is your responsibility whether your insurance company pays your claim or not. It is in all parties' best interest to cooperate in this matter. We ask you to review all correspondence carefully and contact your insurance company or us immediately with questions or concerns. If we do not receive full payment from your insurance company within 45 days from the date of submission, the entire balance owed may become your responsibility.
- 8. COVERAGE CHANGES:** If your insurance changes, it is **YOUR** responsibility to notify us at the time of your visit so we can make the appropriate changes to assist you in receiving your maximum benefits. If you do not notify us at the time of your visit, we may not be able to properly bill your insurance company for your services and full payment for the services provided will be your responsibility.
- 9. NONPAYMENT:** As a courtesy, we will provide you with statements of your account. It is your responsibility to review these statements for accuracy and respond immediately to any and all requests for information and payment. If you have not received a statement from Kahala Urgent Care within 60 days of your visit, please call us to confirm your billing information. We are required by federal law to support all services rendered with proper documentation in your medical records. We can not alter a claim to obtain payment unless there has been a documentation error. If you discover an error, duplicate charge, or have any concerns about your bill, please contact our billing department (866-313-2444) immediately for investigation and proper corrective action. All outstanding balances are due upon receipt and become past due 30 days later. A 2% monthly service charge (24% per year) will be charged on accounts overdue past 60 days and accounts 90 days past due may be subject to collection action pursuant to the full extent of the law. Partial payments will not be accepted. Please understand that in the event that your account is referred to collections you will be responsible for any additional costs attributable to that action including, but not limited to, agency, attorney and court costs incurred and permitted by the laws governing these actions. Also be aware that you may be refused service in the future due to non-compliance.

- 10. ACKNOWLEDGMENT OF RECEIPT OF NOTICE OF PRIVACY PRACTICES:** We will enforce your privacy rights to the full extent of all local, state and federal laws and maintain the privacy of your personal health information. At your request, we will provide you with a Notice of Privacy Practice, which further describes this policy.
- 11. WORKMAN'S COMP:** If you have an injury which occurred while at work, or is potentially related to work, we will submit a claim on your behalf, and seek payment for your services, from your employer's workman's compensation insurance carrier. At the time of your visit, we will require the following information: date of your injury, your employer's name, address and phone number, name of your supervisor or person to contact regarding your injury, and the name of your employer's workman's compensation carrier. If you are not able to provide us with the name of the workman's compensation carrier at your first visit with us, we ask that you obtain this information and submit it to us within two weeks from the date of your first visit. If we do not receive this information, we will have to refuse further service related to your injury. You must inform your employer of your injury prior to being seen by us. If you are unable to inform your employer before you are seen, you will need to make sure you do so after you have been treated. If you file an injury report with your employer but do not inform your employer of your visit to Kahala Urgent Care, you will be responsible for the claim and we may refuse further service related to your injury. If you request that we submit a claim to your **medical** insurance carrier and your injury is determined to be work related, we cannot guarantee that your **medical** insurance carrier will pay for your visit. We will not be able to change our documentation once you have reported to Kahala Urgent Care staff that your visit was due to an injury that occurred at work or was related to work. If your claim is denied for any reason or if your employer fails to timely file your claim, you will be held responsible for the full payment for the services rendered. If you have been treated by another physician for your injury, other than an emergency room visit, before coming to Kahala Urgent Care, we will not be able to assume care for your injury. If your claim is rejected due to errors in the information you provided, you will be responsible for all charges.
- 12. NO-FAULT LAW:** If you were injured as a result of an automotive accident which occurred in Hawaii, we will seek payment for your services from the no-fault insurance carrier of the owner of the vehicle you were riding in, *regardless of who was at fault for the accident*. If you are the vehicle owner, you are required to give us a copy of your no-fault insurance card and your insurance claim number. If you were not the owner of the vehicle, you are required to give us a police report number as well as a copy of the police report within four weeks of the accident so we will know the name of the insurance carrier to seek payment from for your services. We will only bill your **medical** insurance carrier if the accident occurred in Hawaii, and you have a denial letter from the no-fault insurance carrier stating you have exhausted your no-fault allowances or stating you are not eligible for payments under no-fault law. When billing your **medical** insurance carrier, we are required by law to report on our claim submission that your injury was the result of an automotive accident. If your automotive related injury occurred more than a year before your visit, we may require proof that your no-fault coverage has not been exhausted before we submit your claim to your **medical** insurance carrier. If your claim is rejected due to errors in the information you provided, you will be responsible for all charges.
- 13. THIRD PARTY LIABILITY:** Injuries that did not occur at work or did not involve a motor vehicle, and were caused by a third party who you think should be responsible, will be considered third party injuries. Some examples of third party injuries are injuries that occur at stores, restaurants, or on sidewalks, and a third party may or may not be responsible, and/or liable. Kahala Urgent Care will not seek payment from the third party on your behalf. The cost of a visit due to an injury from a third party will be due in full at time of service. We will give you an itemized receipt to submit to the party you think is responsible for your injury for reimbursement.

Medicare / Medicaid / Tricare Patient's Certification: I certify that the information given by me in applying for payment under Titles XVIII and XIX of the Social Security Act or in connection with any other government program is correct. I authorize any holder of medical, or other information, about me to release to the Social Security Administration, other intermediaries, or carriers of the State any information needed to process a claim for this or any related service. I request that payment of authorized charges be made in my behalf directly to the facility for its charges and for any charges of physicians or other providers for whom the facility is authorized to bill in connection with its service.

Thank you for taking the time to review our financial policy. Please let us know if you have any questions or concerns.

A copy of our Financial Policy can be found on our website at [www.kahalaurgentcare.com](http://www.kahalaurgentcare.com).

If you prefer a copy of the Financial Policy you signed, please notify the receptionist.

**I have read, understand and agree to the guidelines outlined in this policy.**

**If you are under the age of 18, your parent or legal guardian must sign below:**

\_\_\_\_\_  
Print your name

\_\_\_\_\_  
Sign your name

\_\_\_\_\_  
Today's Date

Relationship to the patient: \_\_\_\_\_

\_\_\_\_\_  
Witnessed by – Kahala Urgent Care Staff

\_\_\_\_\_  
Title/Position Held

\_\_\_\_\_  
Today's Date