TULSA FERTILITY CENTER OFFICE POLICIES

All office visits are to be paid in full at the time of service. We do not take personal checks for \$500 or more. All payments of \$500 or more must be made by credit card, cash, or money order.

IDENTIFICATION AND INSURANCE VERIFICATION

Federal regulations now require medical practices to have Identity Theft policies in place to reduce the possibility of Identity Theft which includes medical identify theft. Because of these regulations, we require patients to show a government issued picture I.D. and their insurance card on their initial visit. These forms of identification will be scanned into our computer system for identification on future visits. You should have a government picture I.D. and your insurance card with you at each visit because they could be requested at any time. Your social security number may be requested for insurance purposes and for identification due to fertility treatments. Although this is an inconvenience for some patients, it is for your protection.

INSURANCE

If we participate (are contracted) with your insurance company or government agency, we will file your insurance claims for services rendered. Under the federal OMNIBUS rules, if you do not wish to have a visit submitted to insurance for reimbursement you may state your request in writing at the time of service. The visit must be paid in full at the time of your request. You may also request that the medical records that result from that visit not be submitted to the insurance company for future treatment authorizations. Your insurance is a contract between you and your insurance company. Every effort will be made to check your benefits but it is ultimately your responsibility to know your benefits. Your estimated portion of the expected charges is due at the time of service. Benefit quotes are NOT a guarantee of payment. You are responsible for your bills regardless of insurance payment or non-payment. Insurance non-payment with explanations such as "Not a Covered Benefit"; "Not Medically Necessary"; or "Out of Network" become your responsibility and the charges are not written off. If you are a new patient and have insurance which requires pre-authorization, you are responsible for making sure that the authorization has been obtained prior to your visit. If you do not have the authorization at the time of your visit, your visit may be cancelled, or you may choose to pay as if you do not have insurance coverage. If you are an established patient with an insurance that requires authorization, please notify the *Insurance Authorization Department* regarding the treatment being rendered, so authorization can be obtained.

INFERTILITY CYCLES AND FERTILITY TREATMENT

This office will file insurance for infertility cycles as long as it is a covered benefit. Intrauterine Insemination and Timed Intercourse fertility treatment charges are due at each appointment. In Vitro Fertilization treatment cycles are to be paid in full prior to the baseline ultrasound appointment. Payment plans are not available although financing for \$2000 and greater is available through Springstone Financing.

SURGERY

This office will file insurance claims for surgical procedures. Our *Surgery Coordinator* will contact you regarding our physician's surgical fees, verification of benefits, and pre-certification. Be prepared to pay Tulsa Fertility Center your deductible, if any, and co-insurance at your office pre-op appointment. If your surgery is performed in an outside hospital or surgery center, you will receive additional bills for the facility, anesthesia and any other ancillary services provided. You should discuss any monies due to the hospital / surgery center with the appropriate facility before your hospital pre-op appointment.

OUTSIDE LABORATORY SERVICES

Outside laboratory services will be billed through the laboratory to you or to your insurance company. Refer to your Insurance Handbook for any coverage restrictions. Some insurance companies require that you go to a designated lab. It is your responsibility to determine if you will need authorization from your insurance company for any lab work.

PATHOLOGY/RADIOLOGY

If you have a procedure that requires a reading from the Pathologist, i.e. tissue samples or biopsies, you will receive an additional bill from the pathologist and/or the pathology department of the performing facility. If you have a procedure that requires a reading from a radiologist such as a hysterosalpingogram (HSG), you will receive an additional bill from the radiologist and/or the radiology department of the performing facility.

RETURNED CHECKS/DELINQUENT ACCOUNTS

If a check is returned for insufficient funds or any other reason all services will be rendered on a cash basis. There will be a \$20.00 charge on all returned checks. Please contact the billing department to arrange a payment plan on any balance you might have difficulty paying. If your account becomes 60 days or more past due without correspondence or payment from you your account will be turned to our collection agency. Should this action be necessary, you will no longer be considered a patient of the physicians of Tulsa Fertility Center.

MEDICAL RECORDS

If you desire a copy of your medical records, you may request those records in writing by filling out the appropriate form provided by our office. Our medical records charge is \$1.00 for the first page and 50 cents for each subsequent page. When the records have been copied, you may pick them up at the office or we will send the records via secure email. If you request that the records be mailed to you, we will mail them with a signature required for the delivery. The postage will be added to the cost of copying your records. Changes in HIPAA compliance have increased the costs of doing business and the medical records copy charge helps defray this cost.