Audubon Women's Medical Associates, PC 2240 North Forest Road Williamsville, NY 14221 (716) 639-4034

Billing and Payment Policies for Independent Health members EFFECTIVE March 1, 2019

Independent Health High Deductible Insurance Policies:

Independent Health prohibits pre-payment plans for patients who have a deductible. Previously, Audubon Women's would offer a payment plan for patients to pay their deductibles in installments prior to the birth of their baby, surgery or in-office care. Per Independent Health, Audubon Women's is prohibited from offering pre-payment plans to their members.

Due to the rising cost of health care, we can no longer offer payment plans for personal balances which are the result of a deductible. As such, any balance which results from a delivery, surgery or office visit of any kind, must be paid within 90 days of your first statement.

If you fail to pay your balance within 90 days of your delivery, surgery or office visit your account will be sent to a collection agency and you will be released from the practice.

Please be prepared to pay your deductible; deductibles may be thousands of dollars which will need to be paid in full within 90 days of your delivery, surgery or office appointment.

Independent Health Non-deductible Insurance Policies

OB (pregnant) and GYN Patients

- Co-payments are due when services are rendered
- We will bill you for any additional services which were not covered by your insurance
- Balances are expected to be paid in full within 30 days
- Failure to contact our office or make a payment for 90 days, will result in the account being sent to a collection agency. Once accounts are sent to a collection agency, you will be dismissed from our practice.
- Patients who are unable to pay their full balance are expected to contact our billing office or Practice Administrator, Allison Raffaele to discuss payment options

## Reminders:

- -If you miss an appointment or cancel with less than 24 hours advance notice you will be charged \$40
- If you miss a new patient appointment and do not call us 24 hours in advance to cancel, you will be charged \$75
- Patients with any personal balance will not be able to schedule any office appointments, surgery or any in-office procedure until their balance is paid in full or payment arrangements have been made with our billing department
- It is your responsibility to inform the office if at any time your insurance coverage changes
- Talk to us if you are having trouble paying your balance! We can sympathize with increasing Health Care costs!