

2021 STATEMENT OF FINANCIAL POLICY IMPORTANT HIGHLIGHTS

Recent changes in health insurance plans have required us to update our financial policies. Please read the following information carefully as these updates to our financial policy may impact how we collect your patient responsibility at office appointments and for hospital surgical procedures. Please refer to our 2021 Certification and Authorization of Financial Policies for more information.

I. Urology Specialists of Milford requires your patient responsibility amount to be paid at the time of your visit.

Prior to your Office visit, our staff will review your insurance benefits and determine if you will be responsible for any co-payment, co-insurance, or deductible for your visit. The amount you will be required to pay will be estimated based upon the information provided to us by your insurance company. Any overpayment made by you will be promptly refunded to you by Urology Specialists of Milford, and you will be billed by Urology Specialists of Milford for any additional balance the insurance company may determine you owe.

II. Urology Specialists of Milford requires all prior account balances to be paid at the time of your visit.

Prior to your Office visit, we will notify you by phone if you have a current or past due balance on your account. At your Office visit, we will collect payment for all account balances. Additionally, if you have an outstanding insurance claim that has not yet been adjudicated, we reserve the right to estimate your patient responsibility for that visit and collect payment at your office visit or prior to your surgery.

III. Urology Specialists of Milford requires payment for your patient responsibility amount prior to all **Hospital Surgical Procedures and certain Office Procedures.**

Prior to your Office visit, our staff will review your insurance benefits and determine if you will be responsible for any co-payment, co-insurance, or deductible for your Hospital Surgical or Office Procedure. The amount you will be required to pay will be estimated based upon the information provided to us by your insurance company. Any overpayment made by you will be promptly refunded to you by Urology Specialists of Milford, and you will be billed by Urology Specialists of Milford for any additional balance the insurance company may determine you owe.

IV. Urology Specialists of Milford requires patients to save a credit card on file at the time of your visit.

We use PHREESIA, a leading Healthcare Payments network, to securely save your encrypted credit card information, and to process any overdue payment at a later date or set up a payment plan for you. If you do not pay your patient responsibility amount or set up a payment plan with the office within 45 days of your date of service, we will charge to your saved credit card the amount you owe. If your saved credit card is or has been declined, or if you refuse or are unable to save a credit card on file with us, we will ask you to pay your patient financial responsibility at the time of service.