Traverse Bay Internal Medicine

Financial Policy

Thank you for choosing us as your primary care provider. Your care is a partnership between yourself and your provider, and we are committed to providing you with quality and affordable health care. Please read below, ask any questions you may have, and the Front Desk Receptionist will have you sign an acknowledgement at your initial visit.

Help Us to Help You:

* Check your insurance policy to see if you have coverage for preventative or wellness visits.
* Please present insurance cards at every visit, including lab visits.
* Please inform us of changes in insurance, address, phone number and marital status prior to upcoming appointments.
* Insurance and demographic changes can also be made on our secure Patient Portal (Your account will be web-enabled when your appointment has been scheduled). The Patient Portal will require a username and password.

Laboratory Billing

* If you have laboratory work from our lab such as a Urinalysis, we will bill your insurance.
* The lab balance for that visit is usually not included in the balance when you check out.
* Most lab work is sent to Munson Medical Center for processing. You will receive billings from Munson Medical Center.
* Some lab work is further sent to Mayo Laboratories, and you may receive a bill from them.

Payment:

* Payment is due at the time of service.
* We accept cash, checks, money orders, and most major credit cards.
* Our billing office will work with you to set up a payment plan, if needed.
* We charge $25 for checks returned due to insufficient funds or closed accounts.
* We charge $30 for accounts sent to collections
* We reserve the right to charge a fee on unpaid balances.
* We reserve the right to charge a missed appointment fee for 50% of the total charges of the missed appointment.
* We reserve the right to charge for items mailed to you.

4977 Skyview Court 49684-9292 Phone: (231) 486-5516 Fax: (231)-421-1439

\*\* Please do not ask us to change our billing due to a denial from your insurance; we will not change CPT or Diagnosis codes. Making changes to billing after it has been submitted to insurance may be considered fraud. \*\*

Non Covered Services:

* Please be aware that some - and perhaps all - of the service you receive may be non-covered or not considered reasonable or necessary by your insurance company. The provider’s decision to order tests, x-rays, labs and any other medical services is based on your health care needs, not your insurance coverage. It is your responsibility to know your insurance coverage before any services are rendered.

No Insurance Coverage:

* New patient appointments will cost anywhere from $116.00-$305.00. This is with a 20% discount applied.
* Preventative Medicine appointments will cost anywhere from $173.00-250.00. This is with a 20% discount applied.
* Please contact our billing department to set up a payment plan if needed. They can be reached at 231-709-6196.

Medicare:

* If you have coverage under Medicare Part B, we will submit the claim to Medicare on your behalf.
* You are responsible for cost share and non-covered services such as yearly physicals.

Priority Health, BCBS, BCN, Aetna, Cofinity, Humana, Physician’s Care, Tricare:

* Contact your insurance carrier to find out the amount of your deductible, co-payment, co-insurance, network status, and coverage prior to your visit, as that amount is due at the time of service.
* Your co-payment is due at the time of service.

Medicaid:

* We will submit your claim to Medicaid. You are responsible for spend down amounts.

**The patient (or parent of minor children) is fully responsible for any portion of their bill.**

We accept the following insurances: Atena, Aetna Medicare, BCN, BCN Medicare, BCBS, BCBS Federal, Medicare Plus Blue, Cigna, Cofinity, Humana, Humana Medicare, Medicaid, Meridian Medicaid, Medicare, Physician’s Care, Priority Health, Priority Medicare, Provider Network of America, and Tricare.

\*United Healthcare we DO NOT contract with.

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