

#### FINANCIAL POLICY

Rio Grande Medicine realizes that the financial aspects of medical care are an important part of your visits with us. As such, we want you to know “up front” what our policies and expectations are for our patients regarding payment for health care services.

Rio Grande Medicine does expect payment at the time of your visit with us. We may ask for your co-pay prior to your office visit. For your convenience we accept Visa, MasterCard, Discover, cash, money orders, travelers and personal checks.

Payment at the time of service accomplishes two things: 1) you clear your account immediately and do not have to be concerned with outstanding balances; and 2) we can keep our fees reasonable for your benefit. Monthly statements are expensive and, unfortunately, increase the cost of medical care for our patients. We also understand that there may occasionally be times when you will need to make payment arrangements. We have a very competent, understanding staff that will assist you in setting up appropriate payment arrangements.

Rio Grande Medicine contracts with a variety of insurance companies, including Medicare, HMO’s and PPO’s. Please see the appropriate summary below to review how your insurance coverage will be handled.

#### INDEMINITY/COMMERICAL INSURANCE:

This is an insurance plan that does not typically use a physician network. These plans will typically have a deductible for the calendar year after which they may reimburse you a percentage for each visit. We will require that you pay for your services in full, even if you have met your deductible. We are not in a contract with these insurance plans; however, we will be happy to send a claim to your plan if you wish. Your insurance carrier should send you any reimbursement that is due.

**MEDICARE:**All of our providers participate in the Medicare Program. We do require that you pay 20% of what Medicare allows for today’s services, and any deductibles that you may still need to meet for this calendar year. Please note that there may be services that you wish to receive that Medicare does not cover. Such services will require payment directly from you.

**HMO COVERAGE:**These plans require that you have a PCP (Primary Care Physician) selected prior to receiving services. Your PCP may be a physician in our clinic or may be a physician elsewhere that has referred you to our office.

- You will need to pay the office co-pay today. See your insurance card for this amount.
- If you were referred to our office from another physician please be certain that you have a referral from your PCP to receive medical services. Otherwise, you will be responsible for the full amount of the visit today.