



Financial Policy

Faculty Physicians Knoxville, PLLC. believes that part of good healthcare practice is to establish and communicate a financial policy to our patients. We are dedicated to providing the best care for you, and we want you to have an understanding of our financial policy.

1. **PAYMENT** is expected at the time of your visit. Just as we make every effort to accommodate you when you are in need of medical care, we expect you to make every effort to pay your bill promptly. Payment is due at the time services are provided or upon receipt of a statement from our billing office. **We accept cash, check, debit, credit, or health savings accounts.** You may also make a payment online through our patient portal.

Payment will include any unmet deductible, co-insurance, co-payment amount or non-covered charges from your insurance company. If you do not carry insurance, or if your coverage is currently under a pre-existing condition clause, payment in full is expected at the time of your visit. We do ask for a copy of your current insurance card at the time of your visit to ensure we properly file your claim.

2. **SURGERY PATIENTS:** You may be responsible or required to pay a percentage of surgery charges prior to any surgeries or procedures. This will be determined by information given to us by your insurance company regarding patient percent responsibility.
3. **INSURANCE:** We participate with several insurance plans and will file your claims on your behalf. It is your responsibility to ensure coverage for services prior to your visit. You will be responsible for the complete charges for any non-covered services provided. In addition, all co-payments, deductibles or non-covered charges will be due at the time of service. You must provide proof of insurance at each visit so we can ensure proper billing to your benefit plan. We do not bill third party payors but will be happy to provide a copy of the original claim if requested.
4. **HIGH-DEDUCTIBLE PLANS:** Under these plans, your insurance company will provide you a discount off our billed charges, but you are responsible for the discounted amount due until you meet your deductible. **We accept cash, check, debit, credit, or you may use your health savings account.**
5. **SELF-PAY/OUT-OF-NETWORK:** Patients will be provided with a Good Faith Estimate within 3 business days of making an appointment that will list the maximum charge per specified visit compliant. If the appointment occurs within those 3 business days, then the Good Faith Estimate will be provided no later than 3 business days after the appointment.

6. **MOTOR VEHICLE ACCIDENTS:** Faculty Physicians Knoxville does not see MVA related complaints.
7. **RETURNED CHECKS:** Returned checks will incur a service charge currently set at \$30, which may vary from time to time as determined by our financial institution.
8. **ACCOUNTING PRINCIPLES:** If there is an overpayment on your account, we will refund any overpayment to you after overpayment credit is applied to any outstanding account balance (s). Payment and credits other than copays are applied to the oldest charges first, except for insurance payments, which are applied to the corresponding date of service.
9. **FORMS FEES:** Fees are to be paid when form is completed/picked up. Rates are as follows:
 - a. *DURING an office visit:* No Charge for a simple form; Complex forms will not be completed during visit
 - b. *AFTER an office visit:* \$5 / Simple form (completed within 3 business days)
 - i. Examples of Simple Forms: Handicap tag/sticker, concussion clearance, WIC, Home Bound Status Short form, Bank Loan College & Camp Form.
 - c. *Complex Forms:* \$25 / complex form (completed within 10 business days)
 - ii. Examples of Complex Forms: Short Term Disability form, Long Term Disability form, FMLA
10. **MISSED APPOINTMENTS:** If you fail to cancel a previously scheduled appointment at least 24 hours in advance, you may be charged a fee as outlined below:
 - a. **\$25 after the second missed appointment.**

This charge cannot be billed to the insurance company. Failure to pay a no-show fee will be treated according to our policy on unpaid balances. This charge is not applicable to patients with Medicaid/TennCare insurance coverage.

After 3 no-show appointments in a calendar year, you may be discharged from the practice, at the discretion of the responsible provider and management. Medical care will not be withheld for a medical emergency for thirty days from date of dismissal.
11. **UNPAID BALANCES:** All outstanding balances shall be due within 30 days of the date of service. At that time, all past due balances in their entirety must be paid prior to the time of your next visit. Balances that remain outstanding for a period of 120 days or more may be referred to a collection agency and could affect your credit.
12. **FINANCIAL DISMISSAL:** Patients who do not make payment arrangements risk being dismissed from the practice. Faculty Physicians Knoxville, PLLC. reserves the right to dismiss patients for delinquent financial accounts on personal balances. If dismissed by one Faculty

Physicians Knoxville, PLLC. provider due to a delinquent financial account, patient may not be able to establish with or continue seeing any other Faculty Physicians Knoxville, PLLC. provider. If dismissed, medical care will not be withheld for a medical emergency for thirty days from date of dismissal.

13. **BILLING QUESTIONS:** We will be happy to help you resolve your balance and can be reached at (844) 526-2727, Monday - Friday 8:00AM - 5:00PM

Each patient will be asked to acknowledge and sign a copy of this policy upon their first visit at Faculty Physicians Knoxville.