

## **Welcome to our practice!**

Dr. Langworthy, Dr. Eller and the staff are glad you have chosen us to provide your medical care! We consider it a privilege that you have placed your trust in us.

An important part of your health care experience is to understand the billing procedures of your health care provider.

This information is intended to help answer any questions that you may have but please feel free to approach our friendly staff for additional information.

The health care you receive from our office will be tailored to fit your individual needs; however, our billing policies are the same for everyone.

## **REGISTRATION**

As a new patient, you will be asked for personal information over the telephone so that we may establish your chart within our computer system. Upon arrival, you will be asked to fill out a form letting us know the person(s) authorized to access your protected health information, your wishes for advance directives, your preferred method of contact, and a release allowing us to file your insurance or send information to a physician for referral. You will also be given what we refer to as our "Check-In Sheet." This form is to verify the information that we received from you over the phone was keyed correctly by our staff.

In order for us to serve you efficiently, it is extremely important that your personal information including telephone, address, and insurance information is kept up-to-date. Each time you visit our office, we will ask you to verify the information on your Check-In Sheet. Please mark through all

incorrect information and write in the correct information. Our staff will gladly make these corrections to your records. We will also ask to see your insurance card so we can make sure we have the most recent copy on file. This ensures we send lab specimens to the correct places, and file claims under correct identification/group numbers and addresses.

## **VERIFYING BENEFITS**

Our staff contacts your insurance prior to your visit to get an idea of what kind of benefits you will receive towards your day's visit. However, our staff only asks for benefits that coordinate with the primary reason for your visit. If you ask to be treated for things other than what you are scheduled for, the benefits quoted could be very different from what either of us expects.

Insurance verification is not an exact science. Once your insurance gets the claim, they can deviate from the benefits that they have quoted for any number of reasons. Please bear in mind that while we strive to have you pay only what you owe, no more no less, there will most certainly be discrepancies that cannot be foreseen.

We try very hard to notify you prior to services rendered, of the amount you will be expected to pay, especially if services are not covered by your insurance. Prior notification of non-covered services is not a requirement with most insurances, but is something we do as a courtesy to our patients. However, ultimately it is your responsibility to know your insurance policy, including its limitations and your liabilities.

## **PAYMENT POLICY**

Payment is due at the time of service, including payment for copays, deductibles, coinsurance, and

non covered services. We accept cash, personal checks, Visa and MasterCard. If you are unable to pay in full on the dates of service, we have alternatives to offer you. Please talk to one of our staff members, Billing Manager or Office Manager.

## **HEALTH INSURANCE**

Dr. Langworthy and Dr. Eller are providers for several different insurances. We are happy to file claims on your behalf. Even if we are not providers for your insurance, in most cases we can file a claim for you with no additional cost to you. We will only take adjustments for insurances we have established contracts with. We are not part of any discount card programs.

## **SELF-PAY**

Our uninsured patients pay at the time services are rendered and receive a 20% discount on the office visit portion of their day's charges.

## **AUTO INSURANCE/THIRD PARTY CLAIMS**

We are unable to file claims with auto insurance companies or await court settlements. If you have a visit related to a motor vehicle accident or any accident where benefits are expected from a third party, you will be asked to pay in full for services rendered. You will be given a receipt showing your payment that you can use to submit for reimbursement from the third party.

We prefer to handle third party payment visits separately from other health issues. If this is unavoidable, and you must see the provider for an unrelated issue at the same visit, your provider will create a second office note and separate charges will be assessed.

During the course of your visit, if you have concerns unrelated to the accident that you wish

to be seen for that need to be applied toward your health insurance, there will be a separate office visit, note, and charge assessed to be filed with your insurance. You would be responsible for the third party charge as well as any portion not covered (copay, coinsurance, or deductible) by your health insurance on the second office visit charge.

### **WORKER'S COMPENSATION**

We do not provide care for worker's compensation injuries other than for employees of Reeves Sain Pharmacy and Donnelly Physical Therapy. All others, please contact your worker's compensation representative for a list a list of providers.

### **STATEMENTS**

We process and send statements every 30 days. The statements will have information relating to each service that has had account activity with in the past 30 days including payments, adjustments, and balances due. We want you to understand what it is you are being asked to pay for, so please feel free to call with any questions you may have. In addition, if you have made a payment that is not reflected on the statement, please let us know. Please contact our Billing Department at 848-2900 extension 15.

Please contact us if you move so that we may make corrections to your personal information. We will make and effort to contact you if we do receive mail back. However, your account will progress through our collection cycle as if you had received all correspondence, so it is very important to keep us informed of any changes.

### **ACCOUNTS WITH BALANCES**

Your insurance should send you an explanation of

benefits paid when they process your claim. You will typically get a response 1-2 weeks before we receive it. In essence, you will know what you owe before we do. Because of this, balances are considered your responsibility as soon as we receive the response from your insurance company stating what your portion is. Therefore, if you come in for an appointment and have an account with a new balance due, you will be asked to pay the balance even if you have not received a statement for it

If you have a past due balance (greater than 30 days from the time the statement was sent to you), you will be asked for payment in full. If you are unable to pay in full, we will need to make mutually agreeable payment arrangements.

Accounts with overdue balances will be sent to our collection agency. Patients with accounts listed with our collection agency must pay all past due amounts plus 14% collection fee before any other appointments can be scheduled.

Patients who do not comply with our billing policies may be dismissed from the practice.

### **CHARGES**

Our fees are assessed periodically and compared to what is considered "Reasonable and Customary" for our area.

### **REFUNDS**

Refunds for \$10 and above are processed and mailed weekly. Credit balances of \$9.99 and below will remain on the account until they are requested or until they can be applied toward your next visit. Refunds are sent as soon as all open balances are resolved that are connected to you or your family's account.

### **CANCELLING APPOINTMENTS**

Please let us know 24 hours in advance or one business day if you will be unable to keep an appointment. This greatly benefits other patients who may need your appointment slot and will eliminate your being charged for a "no show" or "untimely cancellation" fee.

**We appreciate your choosing Dr. Langworthy, Dr. Eller and their staff for your health care needs and always welcome any comments you may have.**

**If you have comments or concerns, please ask to speak with our office manager or call 848-2900, extension 12.**



**Financial Policy  
Middle Tennessee  
Family Medicine**

**Warren O. Langworthy, M.D.  
Scott R. Eller, M.D.**

**Family Practice  
Board Certified**

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Murfreesboro, TN 37129**

**615-848-2900  
By Appointment  
Monday – Friday  
8am – 5pm  
8am – 12 noon Saturday**