

## Patient Brochure

We sincerely welcome you to our office and thank you for choosing us for your healthcare

### OFFICE POLICIES

**Office Hours and Location:** Our office is available for appointments from 8:30 am to 4:00 pm Monday through Thursday. Our office is located on the southeast corner of 15<sup>th</sup> Street and Coit Blvd.

**Appointments:** Our staff can schedule your appointment during office hours. We place a great deal of effort in seeing our patients on time. Therefore, patients who arrive late and/or unprepared with the appropriate forms and insurance information may be required to reschedule their appointment. We must enforce this policy in order to maintain a timely schedule and out of consideration for our other scheduled patients.

A patient who is late to an appointment by 10 minutes must reschedule out of consideration for other patients who are already waiting to be seen. If you need to cancel or reschedule an appointment, we require a 48-hour notice from new patients and a 24-hour notice from established patients. We reserve the right to charge a fee if a patient reschedules an appointment numerous times. **This fee is not covered by insurance.**

A missed appointment results in a loss of time that could have been reserved for another patient and also income upon which our office relies to continue providing medical care. **Therefore, we reserve the right to charge \$65.00 to your account if you miss an appointment. This fee is not covered by insurance. Patients who consistently fail to keep their appointments may be dismissed from Dr. Nguyen's care.**

Abusive treatment (e.g., rudeness, profanity, threats, etc.) of our staff will not be tolerated and will result in dismissal from Dr. Nguyen's care.

**Food and Drinks:** Please do not bring food and drinks to the office for health and safety reasons.

**Children:** Please do not bring small children to the office. Our office has experienced incidents involving small children. This policy is designed to ensure their safety and avoid disruptions.

**Phone Calls:** Our office will answer phone calls during office hours except between 11:30 am and 1:30 pm. Dr. Nguyen may not always be available to immediately answer patients' phone calls, but he will return them as soon as possible. In the event of an emergency, patients should call 911 or go to the emergency room first.

**Prescription Refills:** Please refer to the "Prescriptions and Refills" policy hand-out for further information.

**Referrals:** Patients who have an HMO, EPO, or POS insurance policies must first confirm an appointment with the specialist and then provide our office with the date and time of their appointment. HMO, EPO, and POS insurance policies will not authorize a referral without this information. The same applies to patients who need precertification of a diagnostic procedure or test.

**Test Results:** Test results are considered confidential. Our office will contact patients about them.

**Medical Records:** Patients' medical records are confidential and are not released without a signed authorization. Insurance carriers often request medical information to determine benefits and payment for services rendered. Patients who refuse the consent to release medical information to their insurance carriers for such purposes will be self-pay patients and will be responsible for the bill. Such a patient is required to pay in full for all services rendered on the same day of the visit.

Patients who wish to obtain a personal copy of their medical records will be required to pay \$30.00 for up to 50 pages, \$40.00 for 100 pages, \$60.00 for 200 pages, and \$75.00 for over 200 pages. A copy will be

available in 7 to 10 working days. Patients should personally pick up copies of their medical records to ensure confidentiality.

New patients should contact their current or previous providers' offices and request that copies of their medical records be faxed or mailed to our office. Due to legislation regarding patient privacy, our office cannot directly obtain a patient's records without his written authorization.

Administrative Forms: Unfortunately, insurance companies do not compensate us for the extra time spent completing patients' administrative forms for life insurance, disability, etc. Therefore, our office charges a minimum of \$10.00 for completing such forms. This fee does not apply when our office files medical claims to a patient's primary health insurance carrier.

## FINANCIAL POLICY

Misunderstanding and confusion involving patients' financial responsibility often arise between medical practices such as ours and patients. Therefore, we believe it is vital to communicate our policies regarding billing and payment of services through this brochure.

Insured Patients: All co-payments, deductibles, co-insurance, and fees for non-covered services will be collected at the time services are rendered. We will file claims with your primary insurance carrier as a courtesy. If, after receiving your insurer's explanation of benefits (EOB) statement, there remains an amount for which you are responsible beyond what you already paid, we will bill you for this amount and require that it be paid in full within 30 days. Once payment from your insurance company has been credited to your account, any over-payment made by you will be refunded promptly. **All copayments will be collected at the time of appointment check-in. It is our policy that we do not bill for copayments since patients are expected to be aware of and prepared to pay them.** Your appointment may be rescheduled if you are not prepared to pay. Unfortunately, your insurance company may not always cover all services. We are committed to the following: We will not change information on a medical claim in order to have the insurance company pay for services. We are required by law to submit claims which accurately reflect the services performed and the reasons for which they were performed.

**Patients who have an HMO, EPO, or POS insurance policy are required by their insurers to designate Dr. Nguyen as their primary care physician (PCP) unless otherwise stated.** These patients must contact their insurance carrier to designate Dr. Nguyen as their PCP before their first appointment; otherwise, this will result in non-payment of their claim. In addition, an HMO, EPO, or POS insurer will not accept Dr. Nguyen's referrals for a patient to see specialists if he is not the designated PCP. Patients who arrive to their first appointment without fulfilling this requirement may either reschedule or keep their appointment and be self-pay. An insurance company will not retroactively pay a claim if the date of service occurred before the effective date of designating Dr. Nguyen as the PCP.

Our office will make copies of a new patient's insurance card and driver's license.

Please keep your insurance policy current and update our office with any changes in your policy. Failure to do so may result in our inability to properly bill your insurer and receive payment; therefore, you will be responsible for paying the bill.

If your insurance policy is no longer valid to cover the care you receive from us, then you will be responsible for all charges incurred during your visits from the date your policy became invalid.

Filing of insurance claims is a courtesy our office extends to our patients. However, if after 60 days from the initial filing date we do not obtain payment, the balance shall be transferred to you to be paid in full. Since your insurance policy is a contract between you and your insurer, any disputes about payment must be resolved between you and your insurer.

Uninsured Patients: Patients without health insurance are considered self-pay patients. All self-pay patients should make arrangements in advance to pay for the care that they will receive from us. All fees are due at the time services are rendered unless a payment plan is prearranged with our Administrator.

Method of Payment: We accept cash, check, Visa, Mastercard, American Express, and Discover. Our office extends payment plan options to qualified patients. We reserve the right to charge \$25.00 for a returned

check. After we receive a returned check from a patient, we will no longer accept that as a method of payment. Patients have the opportunity to remit the amount of the returned check plus the \$25.00 service charge in the form of cash, money order, or credit card. Our policy is such that failure to comply with the above will result in further actions to collect this debt, including the referral of returned checks to the District Attorney's office for collection.

**Outstanding Balances:** If you call to make an appointment and still have an outstanding balance, you will be required to pay it at the time of your next appointment or at least arrange a payment plan with the Administrator. If you come to your appointment unprepared to pay and did not arrange a payment plan, we may reschedule your appointment.

**Re-bill/Late Fee:** We appreciate payment in full within 30 days of sending an initial bill. We will charge \$10.00 to your balance if we do not receive payment after 30 days. This fee is designed to cover the costs of extra staff time spent on preparing additional bills, postage, other materials, etc. This re-bill/late fee **is not covered by insurance** and applies as long as there is an outstanding balance. However, this fee does not apply to patients who arrange a payment plan.

**Delinquent Accounts:** Your account is considered delinquent when there is an outstanding balance and neither payment nor payment arrangement has been made 60 days after fees, which were not covered by your insurer, were transferred to you as your responsibility. We will not provide further, routine services until the balance is paid in full since a patient would have had every opportunity to arrange a payment plan.

If you experience financial difficulty, please contact our Administrator to discuss a payment plan. This way we will know your reasons for not paying your bills and not assume that you are simply ignoring them.

Many patients help us by fulfilling their financial obligations and arranging a payment plan when necessary. However, there are patients who choose not to pay for the services they receive. These individuals financially compromise our office and, consequently, we and other patients are left to absorb these costs. Therefore, we will pursue those individuals who take advantage of our services without paying for them.

Terms and policies in this Patient Brochure are subject to change without notice.