

Financial Policy

Gastro Health – Washington

Below are the Financial Policies of Gastro Health Holdco, LLC, and its subsidiaries (hereinafter referred to collectively as Gastro Health); All references of policies throughout this document shall apply equally to all subsidiaries of Gastro Health Holdco, LLC, its physicians and services, which will be referred to collectively as "Gastro Health" herein.

INSURANCE INFORMATION

Your health insurance is a contract between you and your insurer. Any charges not paid by your insurer for any reason are your responsibility. **It is your responsibility to understand your insurance benefits, including plan limitations, the difference between screening or preventative care benefits versus diagnostic procedure benefits and the need for referrals or pre-authorizations.** We will make every effort to verify your benefits, identify your financial liabilities and pre-authorizations prior to your appointment on your behalf; however, this is not a guarantee of payment. We will bill your insurance for all services we provide; however, **we require you to pay any portion of your financial liability for care**, including/not limited to co-pays, deductibles or co-insurance, **prior to the service.** Certain services performed by our office, for your benefit, may not be covered by your insurance plan(s). Gastro Health suggests you contact your insurance carrier to verify your benefits and understand any non-covered services as these will be your financial responsibility. Please note if you obtain a policy from the Affordable Care Act marketplace, and are issued a subsidy, but fail to pay your premium during the grace period, your care will be entirely your financial responsibility. CERTAIN INSURANCES OR EMPLOYERS MAY HAVE A NARROW NETWORK THAT EXCLUDES YOUR PHYSICIAN. IF OUR SERVICES ARE DEEMED OUT OF NETWORK AND YOUR BENEFIT PLAN HAS NO OUT OF NETWORK BENEFITS, IT IS THE PATIENT'S RESPONSIBILITY TO PAY FOR THE SERVICES IN FULL. PLEASE CONSULT WITH YOUR PLAN IN ADVANCE OF YOUR VISIT.

ADMINISTRATIVE FEES

I understand that there is a \$35 charge for returned checks for any reason. Failure to remedy the returned check may result in legal action. I understand that missed or cancelled office visit appointments with less than 24 hours' notice will result in a fee of \$25. I understand that missed or cancelled procedure appointments with less than 72 hours' notice will result in a fee of \$100. Our fee for completing forms is \$25. There is a charge for copying medical records in accordance with state laws.

Gastro Health Credit on File Policy

Gastro Health is committed to reducing waste and inefficiency and making our billing process as simple as possible. We require that you provide a credit card on file with our office. We run payments through a secure, HIPAA and PCI-compliant merchant services application. The security of your private information is our priority. For your protection, only the last 4 digits of your card will show in the system. We will process your payment automatically, sending you a receipt via email (if we have one on file). Your ability to dispute your insurance company's charges will not be compromised. Patients without insurance or patients that do not authorize a credit card to be kept on file for account balances will need to make payment in full on the day of the visit.

Credit Cards on File will be used to pay account balances after insurance adjudication.

- 1) Once your insurance has processed your claim, they will send an Explanation of Benefits (EOB) to both you and our office showing what your total patient financial responsibility is. You typically receive the EOB before we do, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier and our office immediately.
- 2) When we receive the EOB, we will enter this information in our system. Your credit card is processed only after the claim has been processed by your insurer. **If your total amount owed is \$300 or less, we will process the payment on your credit card on file and send a receipt to your email (if we have one on file). If the balance is greater than that, the remainder of the balance may be manually charged for the same date of service at a later date or you will receive a second statement for the remaining balance.**

Consent to Receive Text Messages from Gastro Health

PATIENT/LEGAL GUARDIAN CONSENT: I give Gastro Health and its staff and patient notification service permission to contact me via my cellular device for automated phone calls and SMS text messages. I understand that emergency notifications are excluded from this permission and will be sent as normal. I understand that message/data rates may apply to messages sent through Gastro Health to my mobile phone. I understand that I am under no obligation to authorize Gastro Health to send you text messages as part of this program. By signing, I certify that I am the owner of this cellular device and its user contract.

Additionally, by signing below, I understand and accept the financial policies of Gastro Health, including the credit card on file policy. I authorize the use of my credit card for outstanding balances only after my insurance has processed my claim but not

more than six (6) months after my visit. I give Gastro Health permission to apply payments to any balances amongst its locations. I understand that I am ultimately financially responsible for the services I receive from Gastro Health. Should I neglect to meet my financial responsibility, I understand that I may be charged additional fees incurred in the collection process, including from third party collection agencies.

Name: _____

Signature: _____

Date: ____/____/____