



Michigan Heart

A Partner for Health.

A Partner for Life.

MICHIGAN HEART PC FINANCIAL POLICY

Understanding our policies, Improving your experience

The intent of this document is to inform our patients about the financial policies of Michigan Heart PC. All policies are created in an effort to minimize discrepancies not only for Michigan Heart but, more importantly, for all patients. Ultimately, we are focused on your care as our patient. As part of your experience with Michigan Heart, we believe it's important for you to firmly understand all aspects of our financial policies. Any one of our friendly staff members would be more than happy to answer questions you have regarding these policies, so please let us know if we can provide further clarification.

- ♥ Payment for services is due in full at the time the service is rendered. If you have health insurance that Michigan Heart PC has a participation agreement with, such as Medicare, Blue Cross, Priority Health or others, we will submit a claim to that insurance carrier. You will need to pay the authorized co-payment at the time of service.

- ♥ Michigan Heart admits patients to several hospitals in Southeast Michigan. Remember to check the insurance participation policy of any hospital you are admitted to as it may be different from ours. To learn more about insurance companies currently participating with Michigan Heart, please visit our website at michiganheart.com for a complete listing. Please note, confirmation of an appointment with Michigan Heart does not confirm participation with any insurance provider. Although we are happy to assist with this process, it is the patient's responsibility to make this determination.

- ♥ For all procedures performed in a hospital facility, it is important to check if the facility also participates with your respective insurance company. **Please note: It is the patient's responsibility to make this determination.**

- ♥ If you are a member of an insurer that MHPC does not have a participating agreement with, we will be happy to prepare and submit a claim for you. However, the charges for your care and treatment are due at the time of service. The insurer will generally pay you directly for any covered benefit.

- ♥ Medicare patients are responsible for their co-payments and any items deemed Medically Unnecessary by Medicare. In the event your health plan identifies services as "not covered" you will be responsible for the total charge. Prior to receiving any services, you will be asked to sign a waiver in order to verify your acceptance of the fact that some services will not be covered by your health plan.
- ♥ In an effort to accommodate your needs, we do offer payment plans for patients unable to pay in full. Please note, payment plans are offered based on specific criteria and not all patients will be eligible. We require 40% of the total charge as a down payment prior to initiating any payment plan. Payment plans will include a monthly statement mailed to the patient itemizing the services rendered, payment received, and any unpaid patient balance. For more information, please call 734-712-8020.
- ♥ **There is a \$50 no show fee for all office visits and some testing procedures. Additionally, there is a \$250.00 no show/cancellation fee for more complicated testing procedures such as, but not limited to, CT and nuclear scans.** It is not our intention or desire to assess this fee, *so please call 734-712-5200 at least 48 hours prior to your appointment for all cancellations.* (Patients with scheduled appointments in Jackson should call 517-787-1234.) We ask that you call in advance so that patients waiting for appointments can use your previously reserved appointment.
- ♥ For all services rendered to patients under the age of 18, the adult or guardian accompanying the patient is responsible for payment.
- ♥ MHPC accepts cash, personal checks, MasterCard, Visa, Discover and American Express.
- ♥ A \$30.00 fee will be assessed to the account for any check returned to MHPC for insufficient funds.
- ♥ If it is determined that a refund is due, it will be issued in the form of a check for patients who have paid with cash or check. For all credit card transactions, refunds will be credited directly to the card holder's account.
- ♥ Please note, assuming all possible solutions have been explored; MHPC reserves the right to turn any patient's account over to a designated collection agency if it is deemed that the account has been in default of payment obligations or compliance of the policy.

