



INSURANCE DISCLAIMER

Insurance Coverage. The health insurance and medical industry is becoming increasingly complex. Each patient has a unique bundle of insurance coverage (HMO versus PPO, copays, lab copays, deductibles, exam coverage, etc...). We are happy to assist you in understanding your specific insurance benefits and responsibilities. Any changes in your insurance plans or benefits can affect your coverage for your visits as well as any pending visits or diagnostic tests. Please be aware that due to the large variety of medications offered we are unable to verify coverage for prescriptions, as we are a medical services provider not a pharmacy. You may contact your insurance plan to obtain benefit coverage for medication. We encourage you to notify the office of any insurance changes. With out notification we are unable to verify coverage and benefits. Ultimately, you are responsible.

Proof of insurance coverage is required at the time of the office visit. Without confirmation of benefits, you will be charged full price for the office visit. Insurance benefits will not be applied retroactively.

Referrals. It is your responsibility to make certain that the referral is obtained prior to your specialist appointment if one is required by your insurance. Without the proper referral paperwork, you may be 100% responsible for your specialist visit. All referrals must be completed prior to a specialist visit.

Billing. We expect full payment of copayments, deductibles and non-covered expenses prior to leaving the office visit. Insurance claims will be filed to your primary insurance; we do not file to secondary. The insurance company will send you a detailed EOB (explanation of Benefits) after they have processed the claim. The EOB explains the charges, the discounts, the insurance payment to the doctor and the patient's responsibility for all coinsurance, deductible or copays. We will bill you for any outstanding patient balance. Payment is expected within 30 days.

Thank you for choosing Carolina Conceptions for your infertility needs. We hope this provides a better understanding of our financial department.