



Patient Financial Policy

We are dedicated to providing you with the best possible care and service, and regard your understanding of our financial policies as an essential element of your care and treatment. To assist you, we have the following financial policy. Should you have any questions regarding any of the policies please contact our office at 919-875-1932.

Appointments and Check-in:

Trinity Wellness Center tries to accommodate our patient's schedules and requires 24-hr advance notice should you need to cancel an appointment so that we may offer your time to another patient. Trinity Wellness Center understands that occasionally an unforeseen event may arise. Please contact our office as soon as you know that you will be unable to attend. Should you not contact the office prior to your visit or if you cancel within two hours of your appointment; a \$40 cancellation fee will be assessed on your account. Appointment reminders will be sent via email for each visit.

In the event of inclement weather, please check our website (www.trinitywellnesscenter.net) for changes in hours of operation. If you do not have internet access, you may call our clinic to verify your appointment. If you leave a message and do not receive a return call quickly, you may assume that we are closed. We will do our best to reschedule any missed appointments due to weather.

All minors regardless of age must have their parent or guardian present for their initial consultation. An adult should accompany minors under age 16 for their scheduled appointments. Minors over age 16 without an adult present should have their copay if applicable. Please be aware that whoever accompanies the minor will be responsible for any copays.

Contracted/Commercial Insurance:

Trinity Wellness Center participates with several insurance companies and will file your claims and accept assignment. You will be responsible for one or all the following patient responsible balances.

- **Co-payment:** A fee your insurance company determines that is different from coinsurances and deductibles. You are responsible for paying your co-payment at each office visit.
- **Coinsurance:** A percentage of the charge of the visit, usually between 10-30%. You will be billed for your coinsurance amount once a month by our billing company. Please note that we adjust your responsible amount based on the allowed amount from your insurance company.
- **Deductible:** A flat dollar amount that you must pay prior to the insurance company paying for services. We will verify this amount and you are responsible for paying your deductible at the time of service. Please note that we adjust your responsible amount based on the allowed amount from your insurance company.

Number of Visits: Your insurance company may have a limit on the number of physical therapy visits you are allowed in a year. We will notify you prior to your initial evaluation of the number of visits your insurance company allows. Should you require additional visits over that amount you will be responsible for paying for those visits out-of-pocket.

Estimate of Insurance: While we make every effort to verify your benefits, deductibles, coinsurance and copay by telephone they are an estimate only. The exact amount of your deductibles, copays and coinsurance are reflected on the explanation of benefits received from the insurance company. Should the amount we collect differ from the explanation of benefits you will receive a bill and be responsible for payment of that bill according to the billing policy. If you overpaid on your account you will receive a refund after your treatment is completed.

Please note that not all services are covered by your insurance company. You will be notified of those instances and will be required to pay for those services out-of-pocket.

Medicare:

Trinity Wellness Center participates with Medicare. As a Medicare Beneficiary you are responsible for a yearly deductible and 20% coinsurance on services. We will adjust your patient responsible amount by the Medicare allowable.

If you have an insurance secondary to Medicare you will not be responsible for your 20% coinsurance at time of service. However, not all secondary plans coordinate fully with Medicare. You may have a balance that will be billed to you following our billing policy.

Worker's Compensation:

Trinity Wellness Center participates with most Workers Compensation Carriers and will bill the carrier for your services. Check with our office to determine if we participate with your workers comp carrier.

Auto Liability:

Should your visit to Trinity Wellness Center be the result of an auto accident, we require you to pay for your visits at the time of service unless we are able to set up direct payment with the insurance carrier. If we are unable to coordinate directly with your carrier, you will be responsible for \$75 per visit at the time of service. Please contact our financial counselors with questions. We will be happy to supply you with the receipts so that you can file for reimbursement on your own.

Indemnity Plans:

If your insurance provider is a traditional indemnity plan, we will make every effort to coordinate direct payment to avoid up-front expense to the patient. If direct payment is possible, you will be responsible only for the patient responsible amount dictated by your carrier. However if we are unable to obtain payment directly, you will be responsible for the self-pay amount of \$75 per visit to be paid at the time of service. We will gladly supply you with receipts so that you can file for reimbursement on your own.

Non-participating Insurance:

If Trinity Wellness Center does not coordinate with your insurance carrier, we will see you for a flat rate of \$75 per visit. If you have out-of-network benefits, we will gladly supply you with receipts so that you can file for reimbursement on your own.

Forms of Payment:

Trinity Wellness Center accepts cash, checks, money orders, Visa and Mastercard. There will be a \$25.00 fee for any returned checks as well as any processing fees incurred. Should your check be returned you will no longer have the privilege of writing checks to cover your balance.

Billing Policies:

Billing statements will be sent each month when there is a patient balance due. If we are filing with your insurance company for you and you have questions regarding your account, please contact our billing office at 866-679-1600. If you are a self-pay customer and have questions about your account, please contact our office at 919-875-1932. Upon dismissal from treatment and final receipt of payment from your insurance company, you will have 60 days to complete payment on your account before being turned over to collections for payment.