

Patient Financial Policies

Thank you for choosing HSC Health as your healthcare provider. We take pride in our commitment to providing exceptional, compassionate care every day. We believe a clear understanding of our financial policies is important to our ongoing professional relationship.

Insurance Cards

We will ask to see your insurance card at each visit and will copy your card for our records. Please notify us if your insurance carrier or policy has changed. Please also ensure that your personal information, including name, address, and contact numbers, are correct at each visit. HSC Health will bill on your behalf and make all reasonable efforts to obtain payment from your insurance. Please remember, however, that you are ultimately responsible for payment of your medical bills.

Co-Pays/Deductibles

Your insurance requires that we collect your designated co-pay and/or deductible at the time of service. Please be prepared to pay the co-pay/deductible at each visit. We accept cash, checks, and credit card payments.

Self-Pay/Uninsured

Your account will be considered self-pay if you have no insurance coverage or no evidence of coverage.

HSC Health offers a prompt payment discount to self-pay patients who pay in full at the time of service. Prompt payment discounts cannot be applied to co-pays or deductibles. Patients paying at the time of visit should be aware that additional charges related to the visit may be billed at a later time. Those charges will also be discounted if payment is received within 30 days.

Discounts do not apply to laboratory charges, drugs, medical devices, supplies, taxable products, and certain elective services.

We offer the opportunity to establish a reasonable payment plan if you are not able to pay in full at the time of service. HSC Health will document approved payment plans to facilitate enforcement as needed. If you have an outstanding balance, we expect you to make payment or payment arrangements before your next scheduled appointment. Non-payment may result in the discharge from the practice.

Overdue Balances

Payment on overdue balances will be requested at each visit, and payment or payment arrangements must be made. A collection agency (Credit Systems International, Inc.) will be used to collect on delinquent accounts. Payments will be applied to the oldest balance you are responsible for to ensure that your account does not go to collections.

Returned Checks

There is a \$29 fee for checks returned for insufficient funds.

For more information on these policies, ask at the front desk or contact Patient Services at **(817) 735-2926** or patientservices@unthsc.edu.