

# Financial Policy

Thank you for choosing 121 Care. The following information is a courtesy to clarify your financial responsibility. While the chart below is informative, it does not cover all situations, nor is it an all-inclusive listing of all possible situations. We make every attempt to verify insurance benefits at the time services are rendered. However, insurance verification or authorization is not a guarantee of insurance payment. Verification provides an estimate on what the balance of your bill will be once insurance payment is applied. The balance on your bill, which you are responsible for upon delivery of your device, is subject to change based on final claim determined by your insurance carrier.

We are committed to you and to the success of your care which includes the processing of claims. If needed, our staff can assist you by offering financial counseling and by answering specific billing questions. Please ask any staff member for assistance.

If You Have...	Insurance is Responsible...	You Are Responsible For...	Our Staff Will...
Insurance Plan with whom we have a contract	Percentage paid dependent on patient policy and if deductible met.	<p><u>If the services you receive are covered by the plan:</u> patient portion (co-pays, deductible, co-insurance, etc.) on or before date of delivery.</p> <p><u>If the services you receive are not covered by the plan:</u> Payment in full on or before date of delivery.</p>	<p>Contact your insurance plan to obtain your eligibility, benefit information and patient portion (co-pays, deductible, co-insurance, etc.).</p> <p>Submit your insurance claim.</p>
Insurance Plan with whom we are NOT contracted, or we are NOT an "in-network" provider	Percentage paid dependent on patient policy and if deductible met.	<p><u>If your insurance agrees to pay us directly:</u> patient portion (co-pays, deductibles, co-insurance, etc.) on or before date of delivery.</p> <p><u>If your insurance send payment to you:</u> payment in full on or before date of delivery.</p>	<p>Contact your insurance plan to obtain your eligibility and out-of-network benefit information.</p> <p>Submit your insurance claim if your plan agrees to pay us directly.</p>
Medicare Part B	80% if deductible has been met.	<p><u>If you have Medicare Part B and have not met your deductible,</u> we that it be paid on or before date of delivery.</p> <p><u>If you do not have secondary insurance,</u> Medicare co-insurance amount on or before date of delivery.</p> <p><u>Payment for any services not covered by Medicare</u> on or before date of delivery with advance notice signed by you.</p>	<p>Contact Medicare and secondary insurance plan (if applicable) to obtain your eligibility and benefit information.</p> <p>Submit your insurance claim to Medicare, as well as any claims to your secondary insurance.</p>
Medicaid	100% unless not covered or if there is a copay.	<u>Payment for any services not covered by Medicaid</u> on or before date of delivery with a written agreement between you and us.	Contact local Medicaid office to obtain you're eligibility, benefit information and patient portion (if applicable) as well as obtain prior authorization (if applicable).
Worker's Comp	100% unless not covered.	<u>Payment for any services not authorized by Worker's Comp</u> on or before date of delivery	Call your Worker's Comp plan to obtain your eligibility as well as obtain prior authorization.
No Insurance	N/a	Payment in full due on or before date of delivery.	Advise you regarding charges for services provided.

How May I Pay? We accept payment by: cash, check, credit card or 3<sup>rd</sup> party patient financing. Note: Charges not covered by your insurance plan, as well as applicable co-payments and deductible, are your responsibility. Returned check fee: \$45.00

Custom made items and off the shelf items cannot be returned for a refund once it is fitted to you and you accept delivery. If a custom made item has been ordered and you change your mind after production has started, you will be responsible for the fabrication charges.

It is your responsibility to supply us with the correct insurance information. Incorrect or delayed information may result in non-payment by insurance companies and you may be responsible for payment of items.