



CREDIT POLICY

Sanger Clinic is committed to providing quality health care to all its patients. In order to do that, we feel it is best to establish an account policy between our patients and the clinic to avoid misunderstandings. Sanger Clinic expects patients to assume responsibility for their bills. Account representatives are available to discuss your account with you at any time.

1. **PAYMENT AT TIME OF VISIT** is expected unless prior arrangements have been made. We accept cash, check, Mastercard, Visa and Discover/Novus.
2. **CREDIT** – If credit is necessary when large medical bills are anticipated, we can arrange a payment plan acceptable to the clinic and responsible person. Patients who arrange credit and who have agreed to a payment plan are expected to comply with all scheduled payments.
3. **INSURANCE CLAIMS** – We will file a claim for all services provided, but it is necessary that the patient provide us with complete insurance information, a signed assignment of benefits, and signed authorization to release information.

We use a standard form developed by the Insurance Commission for filing claims. It is accepted by all insurance companies licensed in North Carolina, as well as other insurance companies. However, if it is necessary for the patient to fill out an employer's claim form, the patient must complete it and send it directly to the insurance company.

We ask for payment at the time of each office visit. Our participation in Medicare, PPO, POS and HMO plans does not relieve the patient of responsibility for the account. If you are covered under Medicare or PPO, POS or HMO, please ask your insurance company for information about your specific responsibility. Most insurance companies do not pay 100% of medical claims. Your portion of the bill is due within 30 days from the date your insurance company pays. Sanger Clinic is not normally notified about the amounts not paid by insurance or the reasons for nonpayment. **PLEASE CONTACT YOUR INSURANCE AGENT OR COMPANY IF YOU HAVE QUESTIONS REGARDING THE CLAIM.**

In the event of overpayment, a refund will be issued.

If you have a disability policy that needs to be completed by Sanger Clinic physicians, please mail or bring the form to the clinic.

4. **PATIENTS WITHOUT INSURANCE** – Patients who do not have insurance are expected to pay in full at the time services are rendered. If possible, we will assist you in applying for sponsorship with available agencies. Please talk with your Sanger Clinic account representative.
5. **LIABILITY INSURANCE** – Sanger Clinic will provide treatment to patients who are injured as a result of accidents or are involved in a liability case. The clinic is not obligated to wait for payment for medical treatment until legal cases are settled, however. Our credit policy does not exempt you from your responsibility for payment. You will be extended credit only if arrangements are made in accordance with our standard guidelines for credit.

6. In the case of a minor, the parent or legal guardian is responsible for payment.
7. **AGENCY SPONSORSHIP** – Patients sponsored by Medicaid, Vocational Rehabilitation, Children’s Special Health Services, are accepted by the clinic. You must make this known at each visit and present a card or notice of eligibility at each visit.
8. **RETURNED CHECKS** – If a check is returned for any reason, you will be charged a fee of \$25.00 and asked to bring cash or use a credit card to cover the amount of the returned check.
9. **ACCOUNTING PRINCIPLES** – Payments and credits by patients will be applied to the oldest charges first. Payments from third parties will be applied to the charges indicated on the explanation of benefits attached to the check.