

West Suburban Women's Health, Ltd. & Susan Felber, M.D.
Practice Financial Policy

Dear Patients,

Since the founding of this practice, we have always offered the best medical care possible. In order to continue to do so, we have implemented a Patient Financial Policy which is outlined in this document.

We send monthly statements to inform our patients of any balances due, and we also remind patients of money due when they call to schedule appointments and when we call to confirm appointments. We expect that patient due balances will be paid upon receipt of our statement, or at the next visit. In order to make it easier for our patients, we accept cash, checks, money orders, VISA, Master Card, and Discover. All may be given as payment at the front desk or sent with statements.

For Self-pay patients: We expect payment at the time of treatment for patients who have no insurance coverage. We will do our best to give patients an estimate of the charges the day ahead of their visit when we call to confirm their appointment. Before visits, we will expect payment of the actual charges by one of the methods listed above. For large balances, and also if a surgical procedure is necessary, we will work with our patients to develop a payment plan.

For Insurance patients: We require that patients bring their insurance card with them to each appointment in our office so that we can be sure that we have correct insurance information on file, and we will scan it into our system if necessary. As a courtesy to our patients, we will file a claim with their primary and secondary plans. Also, if the plan has a copay, we expect payment when upon registration for visits. When primary and secondary plans have paid their portion of the charge, the remainder will become the patient's balance and will be indicated on the statement patients receive from our office.

While our billing professionals will do all they can to help our patients in communicating and negotiating with their insurance plan, we must inform patients that any question regarding coverage, benefits, or payment for services provided, is their responsibility to resolve.

Any balance on a patient account, for any covered or non-covered service, that is 30 days old, will be considered *due*, and is the patient's responsibility to pay. Any balance on an account that is greater than 30 days old is considered *past due*. It is our policy to send two statements (at 30 and 60 days) and make one phone call to patients before taking further action on their account. In the event an account is placed with an agency for collection purposes, the patient will be responsible for all collection agency fees (up to 35% of the balance placed for collection). In addition, the patient will be responsible for all court costs, filing fees, and attorney fees should this account require litigation.

For surgical procedures and maternity care, we will help our patients communicate with their plan to learn of their payment, and then arrange a payment plan for their portion of the charges.

For Medicare patients: As a courtesy to our Medicare patients, we submit claims electronically to Medicare on a regular basis and also submit to Medigap (secondary) coverage. We require that patients bring their Medicare and Medigap cards with them to each appointment.

Questions regarding this financial policy should be directed to the Practice Administrator at 630-654-2229 x 12.

Sincerely,

The Staff , Physicians, and Midwives of West Suburban Women's Health, Ltd. & Susan Felber, M.D.