

Audiology Innovations d/b/a Bloomington-Normal Audiology Office and Financial Policies

Insurance

Bloomington-Normal Audiology (BNA) is a participating provider with many insurance carriers in the area. We can assist you in determining whether or not we are a participating provider for your insurance plan. Insurance coverage is an agreement between you and your insurance carrier. We, as healthcare providers, execute that agreement for you. As a result, it is your responsibility to determine whether or not you have out of network benefits (if BNA is not a participating provider in your insurance plan), if you require prior authorization or a referral prior to services being provided, or if audiology services and/or hearing aids are covered through your plan. It is important to gather this information prior to your appointment with us. BNA cannot submit a claim to any insurance carrier if we do not have all required orders, referrals, or prior authorizations on file. They cannot be obtained after the service is provided. If you are unsure of your coverage specifics, please bring your member benefits handbook with you to the appointment.

Insurance carriers do not cover, in full, all goods and services. We will verify coverage specifics with your insurance carrier as needed. When required and possible, we will work to find an appropriate procedure or item that is within the limits of your insurance coverage. Information quoted from your insurance is not a guarantee of payment, only an estimation. There may be situations where your insurance carrier does not cover the specific good or service you are requesting. Payment of benefits is subject to exclusions, limitations, and also any other coverage. Payment towards covered services will be determined once your insurance has received the claim. You will have to pay all charges not paid by your insurer within 90 days of our first statement and all of our expenses that we may incur in connection with efforts to collect the charges.

Appointment Times

It is very important that you inform us within 24 hours prior to your appointment if you need to cancel or reschedule. While we realize that emergencies do occur, Bloomington-Normal Audiology reserves the right to charge a \$30 cancellation fee for all no-show appointments or appointments cancelled with less than a 24 hour notice.

We understand that sometimes you may be running late to your appointment. Unfortunately, we have patients scheduled throughout the day and may not be able to see you if you arrive more than 15 minutes after your scheduled appointment time. We will try to accommodate you if time allows. Otherwise, we will need for you come back later in the day if a later appointment is available or reschedule to another date and time.

Payment

Payment in full is due at the time the services are provided. You are responsible to pay all out of pocket expenses, such as co-pays and deductibles at that time. All hearing aid related charges must be paid on the date the service is provided. Bloomington-Normal Audiology accepts payment in the form of cash, checks, Visa, MasterCard, and Discover. There will be a \$30 fee for all returned checks. If you have not paid all charges due within 90 days of our first statement, a finance charge will begin to accrue at the rate of 9% per annum. We reserve the right to discontinue care or service to patients who have not met their financial obligations to us.

In the event that we must enforce our rights under this agreement and forward all outstanding balances to either a third-party collection agency and/or small claims court you must pay all charges including collection agency fees, which are typically 33-50% of the unpaid balance, reporter's fees for depositions and at-trial expenses incurred in enforcing our rights under this agreement. You agree to the release of all necessary information to the collection agency and/or small claims court.

I HAVE READ AND UNDERSTAND THE OFFICE AND FINANCIAL POLICIES.

Signature: _____

Date: _____