

FINANCIAL POLICY

Thank You for Choosing Care First Rehab

Please carefully review our financial policy. It is important for you to have a thorough understanding of your benefits and responsibilities. CFR Financial Policy is applicable for all patients (clinic and on-location.)

We Gladly Accept:

- Cash
- Checks
- Money Orders
- VISA / MasterCard / Discover / American Express

Make Payments:

- Online at www.carefirstpt.com via the patient portal
- Over the phone at: 919.460.1921
- On-site in our clinic
- via Mail

Payment-in-Full is Due at Time of Services Rendered

- Co-Pays and coinsurance amounts, deductibles, and all non-covered items and charges are the insured/patient's financial responsibility and are due during the Check-In process. Failure to produce payment at Check-In may result in your appointment being rescheduled.
- If you receive more than 1 type of service on the same day, you may be responsible for more than one Co-Pay.
- Any amount not covered by the insured/patient's insurance is due within a week of the service.
- Any outstanding balance may incur a \$10 monthly statement processing fee, in addition to the initial balance.
- Failure to pay balances (up to 3 visits), CFR will "Stop Services" until we receive payment; If no payment is received, we will discharge the patient from CFR.

Missed or Cancelled Appointments | Other Fees

- All Co-Pays are due at the time of service. Any Co-Pay not received at the time of service will result in a \$15 processing fee. If Co-Pay is received within 7 days of the date of service, the \$15 processing fee will be waived.

- Checks: \$30 fee for NSF (Non-Sufficient Funds).
- All balances are due before any further service is provided by our office.

Credit Card On-File Policy

- Care First Rehab requires a credit card to be on file for **all home-care (on location) patients**. Our therapists are not allowed to accept or process your payments. Please call our office at 919-460-1921 to set up your account.
- DO NOT give any credit card information to your therapist. The patient must contact the Front Office at 919-460-1921

No Insurance | Self-Pay Patients

- The patient will be responsible for all fees/services at the time of service
- Care First Rehab requires a credit card on file.

In-Network vs Out-of-Network Insurance

- Your insurance coverage and benefits are a contract between you and your insurance company, therefore all disputes must be handled between you and your insurance company.
- If we are out-of-network with your insurance provider, you will be treated as a self-pay patient.
- Verify insurance benefits requires a 48-hour notice
- We are required to file with your primary insurance carrier only. It is your responsibility to file charges with any secondary insurance carriers for reimbursement.
- All charges are your responsibility whether your insurance company pays or does not pay. Not all services are a covered benefit in all contracts. Some insurance companies and some employers decide what is a covered benefit and what is not. Please check your insurance plan document for any questions. Fees for these services along with unmet deductibles and copayments are due at the time of treatment.

Medicare | Medicaid

- Medicare. Care First Rehab is a participating provider with the Medicare program and accepts as payment the Medicare allowable, patient deductible and/or 20% co-insurance. Medicare or secondary carriers do not cover some procedures and supplies. Please make certain you understand which aspects of your treatment are covered before proceeding. You understand that you will be responsible for your annual deductible, the co-payment, and any non-covered services specified by Medicare. We may submit a claim to any supplemental plan as a courtesy to you, so long as you provide all necessary policy information.

- Medicare requires that we provide patients with a written notification whenever it is likely that you will be responsible for a bill.
- Pending Medicaid – we do not retroactively bill Medicaid for services performed prior to the date of initial eligibility verification. If you have no insurance coverage, you will be considered a self-pay patient and will be responsible for all services that you received prior to the initial eligibility date.

Minor Patients

- Parents or guardians accompanying a minor are responsible for providing current insurance information for the minor as well as the payment-in-full for services provided.
- In compliance with HIPAA regulations, we are unable to discuss any details of services rendered or to produce an itemized bill for any parties that are not the parent or guardian, unless otherwise documented.
- Both parents/legal guardians are responsible for payment for services rendered to the minor patient. A copy of this financial policy and all statements will be provided to each parent if living in separate residences.

Auto Accidents | Workers' Compensation

- Motor Vehicle Accidents will be filed to your auto insurance as a courtesy to you. Failure to receive a payment within 30 days of the date of service may result in your responsibility to pay.
- Our office will send appropriate workers' compensation claim forms for services rendered on your behalf as a courtesy. If a claim is denied, we will expect payment in full from you within 30 days of receipt of our bill (a good faith deposit of 25% is required for the longer term of repayment.)
- Six-Month Case Settlement Policy: We will wait for the settlement of your claim for up to six months after your care is completed. After the six-month mark, patients will be directly responsible for their medical bills. Arrangements can be made to pay the balance.

Payment Plans

- Please contact our Billing Department to work out a payment plan
- Mail payments 5 days before due date
- Make Payments Via Mail, Phone, or Online
- We accept CareCredit, a healthcare credit card that provides 6-month, interest-free financing. Visit CareCredit.com to apply online and for further details.

Collections & Outstanding Balances

- The provider reserves the right to add a \$10 monthly statement processing fee on any account that has an unpaid balance.
- Any outstanding balance after 75-days, from the time of service, may be referred to an outside collection agency. Accounts referred to a collection agency or attorney may be subject to a collection fee of 25%, which will be added to the total balance due at the time of write-off.
- Patients with unpaid delinquent accounts or accounts sent to collection agency will be discharged from our practice. All services will be stopped.

Refunds

- Refunds are issued to the appropriate party
- Patient refunds will not be processed until all active or past-due charges are paid in full.
- Refunds less than \$10.00 will not be issued, unless otherwise requested, or at the time of discharge; we will credit your account with Care First Rehab. Patients will be notified of this.

Additional Paperwork

- Any additional paperwork needed to be filled out by the therapist will result in either a \$5 or \$10 charge depending on the length of the paperwork.
- A 48-hour notice is required for all paperwork requests and processing.

Contact Us

Care First Rehab
100 Cornerstone Drive
Cary, NC 27519
Office: 919-460-1921
Fax: 919-460-1929
Website: www.carefirstpt.com

Signature: _____ If not Patient, Relationship to Patient _____
Date: _____