

Financial Policy

The Physicians and staff of Wright State Physicians (WSP) are pleased to welcome you to our facility. We hope that your visit will be a pleasant experience. WSP firmly believes that a good physician/patient relationship is based upon mutual understanding and open communication. These financial policies have been developed to address any questions regarding a patient's account. If you have any questions or do not understand any of these policies, please feel free to ask one of our Billing Representatives or Office Managers.

Registration

Upon your initial visit to WSP, we will collect your billing and other information during the registration process. This information will include address, telephone number, social security number, date of birth, insurance information, employer information, emergency contact information, and other similar information. It is extremely important that this information is kept up-to-date. Accordingly, at each subsequent visit, the receptionist will verify most of this information when you arrive for your appointment. In the event that any of the information has changed, you will be asked to update the information before seeing your physician.

Payment for Services

Payment for service provided to you is ultimately your responsibility. For your convenience, we accept cash, personal checks, Visa, MasterCard, AmEX and Discover. Our patient portal provides an easy and secure way to pay your bill.

Health Insurance

If you will be using health insurance to settle your account, you will be asked to present your current insurance card at each visit. If your insurance has out-of-pocket expenses (co-pays and deductibles), we will collect that amount at each visit.

We will file an initial claim based upon the information that you have provided to us. Under state law, your insurance company has 45 days in which to process and pay the claim, request more information, or deny the claim and notify us of the decision. If they have not notified us within 90 days of the date of service, it will be assumed that your insurance coverage is no longer in effect and the unpaid balance will be your responsibility.

Self-Pay Plan

If you are self-pay, you will be expected to pay for services rendered on the day of service. There may be additional charges for testing and other services rendered subsequent to your visit. You will be billed for these items. If you are having surgery, you will be expected to make mutually agreeable payment arrangements prior to receiving the service. If the service is considered elective, payment must be made in full prior to the services being rendered.

Accident Coverage

WSP will bill the appropriate auto and/or health insurance plan for your case as a result of an auto or other accident. However, due to substantial payment delays involved in personal injury cases, you will be responsible for charges if the balance is not paid by said carrier within 45 days of the date of service. In order for us to file an accident claim, we must be provided the auto or accident insurance claim number, carrier name, address and phone number. If the claim is in litigation you will need to provide the name, address and phone number of the attorney handling the claim. If this information is not presented, the visit will be considered a self pay visit and payment will be due at the time of service.

Workers Compensation Claims

Several of our physicians provide services under workers compensation plans. You will need to provide us with the case number as well as the address to which the claims are to be filed.



Patient Policies

Billing Statements

We have designed our billing statements to reflect the individual charges billed, the payments and adjustments related to those charges, and the balance due. Patients with a personal balance will receive a monthly statement. Payment is due upon receipt. All payments are applied to the oldest outstanding balance.

Returned Checks

The fee for a returned check is \$30 payable by cash or money order. This will be applied to your account in addition to the insufficient funds amount. You may be placed on a cash only basis following any returned check.

Past Due Accounts

Past due accounts cost both time and money; therefore, patients with delinquent accounts will be required to make payment at the time of service. If you are unable to make mutually agreeable payment arrangements, we will be glad to reschedule your appointment.

Past Due More Than 90 Days

Those accounts older than 90 days or those failing to honor agreed upon payment terms will be sent to a collections agency and collection fees may apply. If your account is sent to a collection agency, patients and /or their immediate family members may be dismissed from all WSP practices for financial reasons. If this is to occur, you will be notified by regular and certified mail that you have 30 days to find alternative medical care.

Missed Appointments

Please give at least a 24-hour notice (one business day) if you will not be able to keep your appointment. Repeated failure to provide an appropriate notice may result in dismissal from all WSP practices.

