St Luke's™
Idaho Cardiology Associates

PATIENT FINANCIAL POLICY
Patient Copy

It is the mission of St. Luke's Idaho Cardiology Associates to respond to the needs of our community and our patients by providing the best in cardiovascular care. We strive to provide support, education and a sense of caring to our community, our patients and our co-workers.

Self-Pay and Payment in Full
We require payment in full at the time of service from all patients who have not met their deductible or do not have insurance coverage.

Patient Responsibilities
The patient's insurance policy is a contract between the patient and his or her insurance company. The patient is ultimately responsible for any unpaid balances. St. Luke's Idaho Cardiology Associates will bill the patient's insurance and make every effort to ensure that claims are promptly and correctly processed.

Occasionally, because of factors beyond our control, the insurance company does not reimburse St. Luke's Idaho Cardiology within a timely manner. If we have not received payment from the insurance company within ninety (90) days, St. Luke's Idaho Cardiology Associates will request payment in full from the patient. We will promptly refund to the patient any payments received from the insurance company after the patient has paid.

Diagnostic Testing
When diagnostic testing (Nuc / Echo) is required for the patient's care, St. Luke's Idaho Cardiology Associates will make an estimate of the fees associated with the diagnostic testing. This amount is only an estimate. Actual benefits paid may differ due to the patient's insurance company's definition of UCR (Usual, Customary and Reasonable). We require a deposit equal to the amount of the patient's co-pay and deductible or 10% of the estimate of fees, whichever is less. This payment is due at the time of the service.

The patient's insurance policy is contract between the patient and his or her insurance company. As a courtesy to our patients, St. Luke's Idaho Cardiology Associates bills the patient's insurance and makes every effort to ensure that claims are promptly and correctly processed. **All charges regardless of the insurance coverage are the patient's responsibility. We ask that if the insurance has not been paid within 45 days, that the patient follow up with their health plan provider. SLICA contracts with insurance companies and/or networks listed on the other side of this form. If the coverage is with any other insurance carrier, the patient must review their insurance benefits as they relate to non-contracting providers. Please direct any questions regarding the patient's benefits and coverage to the patient's insurance company before the patient's appointment.**

SLICA CURRENTLY CONTRACTS WITH THE FOLLOWING INSURANCE COMPANIES & NETWORKS

All Blue Cross of Idaho Plans
All Regence Blue Shield Plans
Blue Card Member (out of state providers)
Tricare / Tricare for Active Duty
Union Pacific Railroad
Medicaid Healthy Connections
Medicaid (Idaho, Oregon, Montana, etc.)
Medicare (Idaho & Oregon)
Railroad Medicare
True Blue HMO
Healthsense 65 HMO
Sterling Option 1
Tricare for Life
NGS (Trinity Health)

Past Due Balances
A past due balance is any amount owing after the insurance company has paid its portion, the account was sent to collections or an insurance payment was not received by St. Luke's Idaho Cardiology Associates within ninety (90) days. Balances on accounts with payment plans where payments conform to the plan are not considered past due balances. ***Patients who have a previous collection agency balance and wish to receive service are required to pay any new charges at the time of service. St. Luke's Idaho Cardiology Associates will bill patients' insurance on accounts sent to collection in the past.***

Payment Plans
For patients who do not have insurance coverage, payment arrangements may be made on accounts. We do not extend payment plans to patients who have failed to make timely payments in the past. At the discretion of SLICA's account representatives, patients may make payments if:

1. Charges exceed $100 per episode;
2. Only the amount greater than $100 may be financed; the first $100 is due at the time of service
3. Balances must be paid in full in no more than six (6) equal monthly payments
4. The minimum payment is $65 per month
5. Interest may be charged on all balances over 30 days at a rate of 1.5% per month (18% annual rate) at SLICA's discretion.

HMO/PPO
St. Luke's Idaho Cardiology Associates are members of many health maintenance organizations. Patients should confirm coverage by contacting their health plan provider prior to their visit. Most of these carriers require a referral authorization for a primary care physician. Patients are responsible to provide a current referral at the time of each visit. Patients are financially responsible for medical services provided without a referral.

Medicare
St. Luke's Idaho Cardiology Associates will bill Medicare when provided complete billing information. As a courtesy, **St. Luke's Idaho Cardiology Associates bills patients' secondary insurance when patients provide complete insurance information.**

Returned Checks
St. Luke's Idaho Cardiology Associates reserves the right to charge a $20 service fee for checks returned due to insufficient funds.

Note: *The goal of St. Luke's Idaho Cardiology Associates is to provide the best service possible. Please call ahead of time if you need to make financial arrangements prior to your appointment. You, the patient or responsible party, agree to the policies outlined in this document when you sign the patient registration form.*