

FINANCIAL POLICY

To inform you of our financial policy and your financial responsibility, please review the sections below:

Patient Without Insurance (Private Pay)

Payment in full is expected at the time of each patient visit.

Patient With Insurance

You are responsible for deductibles, co-pays, non-covered services, coinsurance and items considered “not medically necessary” by the insurance company. Co-payments and coinsurance amounts are expected at the time of service. Any remaining patient balance should be paid within 30 days of the first billing cycle after notification from the insurance company. If you or your insurance carrier makes payment exceeding your balance, a refund will be issued.

In-Network vs. Out-of-Network Coverage

It is your responsibility to confirm whether your insurance is considered in-network or out-of-network with Pinon Family Practice. All patients who have insurance coverage that is considered “out-of-network” will be responsible to pay the full balance of charges that your insurance does not cover.

Worker’s Compensation

You may be covered by workers’ compensation insurance if your injury is reported at work and verified with your employer. Pinon Family Practice is not currently accepting new patients for Worker’s Compensation. Should you need care for an injury that occurred at work and you do not have a provider assigned for your care, please contact your employer for guidance.

Personal Injury (Third Party Liability)

If you are a personal injury patient, it is your responsibility to provide our office with the correct billing and insurance information. If we are unable to obtain payment the charges for the services rendered will become the responsibility of the patient.

Medicare

Our office will submit your charges to Medicare and your secondary insurance, if applicable. You are responsible for deductibles, co-pays, and any non-covered services.

Medicaid/Centennial

Eligibility will be verified each visit. If we are unable to establish eligibility, the visit will be considered self-pay, and payment will be expected in full at the time of service. Should coverage be under Medicaid, but you fail to present coverage information to our office in a timely manner,

the visit will be considered self-pay and payment will be expected in full at that time, in accordance with New Mexico Medicaid Program Rules.

All Accounts

NSF checks are collected through CBF Services.

Collections are processed through CBF Services. Patient balances over 90 days may be subject to collections. Repeated non-payment of an account may result in termination of the physician/patient relationship.

If the indebtedness guaranteed hereby is not paid and is placed in the hands of a third party for collection after default, the undersigned responsible party agrees to pay all costs of collection, including reasonable attorney fees.

Failure To Provide Coverage Information:

It is your responsibility to ensure Pinon Family Practice has up to date insurance coverage information. Should you fail to present the information at time of service and/or within the required timely filing limits, you will be responsible for all charges associated with your visit.

Please Note: Your provider may order laboratory tests and/or diagnostic testing not done in our facility. If any service is provided by another entity, you may be billed for those services. We will provide your insurance information to them and they will bill your insurance as contracts allow.