NeuroScience Associates

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How the Payment Process Works at NeuroScience Associates

We agree to submit your medical bill for payment to the insurance carrier who is primarily responsible for payment and agree to receive payment directly from the responsible insurance carrier. Responsible insurance carriers may be your personal medical plan or health insurance, your auto or homeowner's liability insurance, your employer's workers' compensation insurance plan, or a third party liability insurance carrier. If your medical plan or health insurance includes a deductible and co-insurance provision, we will bill the patient or guarantor as directed by your plan or policy. Responsibility for payment begins the date services are provided. A billing statement will be sent to advise you of any amounts due.

In cases where a third party liability insurance carrier is involved, such as in an auto accident, a lien may be placed, in accordance with Idaho Code § 45-701, *et seq.*, with the third party liability insurance carrier.

Provisions in our participating provider contracts with health insurance company's request, permit, and, in many instances, direct us to send your bill to the third party liability insurance carrier for full payment before we send it to your medical plan or health insurance for payment. For example, if your treatment was for injuries caused by someone else, we will submit your bill to the other person's insurance company (third party liability insurance carrier) for payment in full, **before** we send your bill to your health insurance to pay. If the total unadjusted amount of your bill is $10,000, for example, we will ask the other person's insurance company to pay the entire $10,000. No health insurance contractual adjustments will be made to your bill prior to submitting it to the other person's insurance company – we will submit the full, unadjusted amount for payment.

Co-pays, deductibles, limits, and contractual adjustments only apply to bills sent directly to your medical plan or health insurance for payment. They do not apply to bills sent to third party liability carriers for payment. If you do not have health insurance, we ask that you pay $275.00 as a deposit for your first visit.

If you are injured in a work-related accident, we will submit your bill directly to the workers' compensation insurance carrier. If your worker's compensation claim has been properly filed with and accepted by the Idaho Industrial Commission, there will be no charges incurred by you. If your claim is denied or is not paid in accordance with IDAPA 17.02.09, any remaining balance will be your responsibility.

If you have a balance due after all possible insurance carriers have paid, or if you do not have insurance, the following options are offered:

- Online payments at: www.idneuro.com
- Payments by cash, check or credit card;
- Short term internal payment plans not to exceed three (3) months; or
- Long term payment plans through DL Evans Bank for plans beyond three (3) months. These payment plans are administered by DL Evans Bank on behalf of your physician.
- We reserve the right to charge interest on balances over 120 days old from date of service. The fee is assessed annually at 12% or a monthly interest rate of 1%.

Patients with financial constraints should speak to a financial counselor for assistance. We will not deny critical care to anyone due to inability to pay or lack of insurance. If surgery is indicated and a financial hardship is determined, we will assist in obtaining available coverage, such as county assistance or Medicaid.

If you have the ability to pay your bill but refuse to pay under the terms defined above, your account may be turned over to a collection agency.

I have read the information about how the payment process works at NeuroScience Associates. I understand and agree that I am financially responsible for the payment of medical charges incurred on my behalf as outlined above.

Signature:_____ Date:_____

4/2017