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FEE AND PAYMENT POLICY 03/09

Fee for Service: Coastal Family Medicine of Maine, PLLC (CFMM) runs as a Fee-For-Service+practice operating under a micro-practice based format. Utilizing this practice style CFMM strives to provide the best economy of services possible for the patient's health care dollar. By eliminating administrative costs incurred through additional time and employees needed to submit, track, and process insurance claims CFMM is able to channel those savings into longer appointment visits, and lowered costs of medical treatment for our patients. Additional information on these topics is discussed in the CFMM Vision, Philosophy and Practice Style Document which can be obtained from our web site or through our office. As a fee for service practice, payment for services at CFMM is due in full at the conclusion of each patient appointment. CFMM accepts cash, checks, as well as MasterCard and Visa as payment options.

No Surprises: CFMM works to ensure that our fees and payment policy are as transparent as possible, and that all questions are answered to the patient's full satisfaction. CFMM would also reassure patients that it is part of our mission to work with patients to adequately and thoroughly discuss all treatment options/plans, and their associated fees, before any commitment is incurred by the patient. In other words, we do not want there to be any financial surprises+for patients who seek care at CFMM. The current economic environment has made every dollar particularly precious for each patient and family, and CFMM is acutely aware of this fact.

No procedures or treatments will be initiated or billed to a patient or patient's legal guardian (hereto referred to as the patient) without their express verbal or written consent for such services. The patient will be provided with a copy of the fee schedule upon request. Verbal acknowledgement of all fees for treatments/procedures deemed necessary by the CFMM provider at the time of the patient's visit will be accepted as agreement to payment as outlined in the CFMM Fee and Payment Policy, as well as the

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CFMM Patient Rights and Responsibilities Policy. Every effort will be made to ensure the patient is aware of all service fees prior to initiation of any such services (see Payment Calculation and Patient Notification section below.) If a discrepancy regarding a fee arises, every effort will be made to resolve this dispute by the CFMM staff. If a dispute cannot be resolved to the patient satisfaction, further resolution of any such disputes will be addressed as outlined in the CFMM Dispute Resolution and Suggestion Policy.

Payment Calculation and Patient Notification: Patients who seek care with CFMM are given several opportunities to confirm the acceptance of our billing practices, and to discuss the fees charged by CFMM prior to making a commitment to any such service. These opportunities include: 1) At the outset of a patient's appointment during the check in process, patients will be informed that our minimum office visit fee is \$75 for adults, and \$50 for children age 16 or younger accompanied by their parent or guardian. All additional treatments or extended visits (beyond the initial 15 minutes) will be billed accordingly and based on the patient's clinical need. 2) Patients will again be advised of the practice payment policy by the provider during the course of the patient's clinical encounter. The provider will confirm that the patient is aware of the fee and payment policy, and will discuss with the patient in detail the nature of the expenses which will or could be incurred in following various treatment plans. It is CFMM's goal to ensure that the patient comprehends the nature and extent of the financial charges made as part of the clinical appointment. 3) At any time, prior to, after, or during an appointment, patients are encouraged to discuss any questions about their bill or CFMM billing practices in general with the CFMM staff. 4) At the conclusion of the clinical appointment the provider will provide the patient with a copy of the invoice listing the services and treatments rendered and the costs associated with each. This is the last opportunity for clarification of the individual fees and this must be done with the provider. The patient is responsible for all final, agreed upon fees at the termination of the clinical appointment. All payments to CFMM are final, no reimbursements or refunds will be made after CFMM has received payment.

If at any time the CFMM staff feel that the patient is unable comprehend or abide by the CFMM Fee and Payment Policy CFMM maintains the right to refuse treatment. In such circumstances all efforts will be made to direct the patient to alternative sources or means of medical care which would be more suitable for the patient.

Fee Schedule: Patient/patient's guardian (here to referred to as the patient) agree to payment of all CFMM fees at the conclusion of each clinic appointment. Acceptance of CFMM's Fee and Payment Policy is acknowledged by a patient's signature of the CFMM New Patient Notice of Policy and Procedures Document at their first clinic appointment. Payment for services will be required at the conclusion of every appointment, and will be inclusive of but not limited to: 1) Physician/Providers individual rate, the minimum fee for an office visit (roughly 15 minutes) will be \$75 for adults (age 17 and older) and \$50 for children/young adults (age 16 or younger) accompanied by their parent or legal guardian. 2) Itemized procedures or treatments not covered in the

baseline clinical visit other than basic vital signs (i.e. peak flow measurements, pulse oximetry, sutures/suture removal, foreign body removal, etc.). Basic vital signs (blood pressure, pulse, weight, height, and temperature) are included in all CFMM encounters, and are not billed separately. 3) Equipment and Supplies: CFMM carries a variety of medical supplies and equipment which are utilized in the care of our patients. Some of these supplies are included in the aforementioned procedures/treatments as a fixed cost, while others are made available for patients as a matter of convenience.

The computerized medical records system utilized at CFMM calculates the fees for our services automatically and based on the data which has been included in the clinical appointment by the medical provider. These fees are based on the standard ICD-9 (International Classification of Disease Codes- 9th edition) and CPT (Current Procedural Terminology) codes required by insurance carriers. These codes will be reflected on the standard insurance reimbursement forms (most commonly the HCFA 1500) and CFMM invoices.

Insurance Company Reimbursement: CFMM does not accept insurance and operates as a fee for service practice, requiring payment of all fees at the conclusion of each appointment. Not all treatments or fees may be covered or reimbursed by the patient's insurance carrier. The reimbursement of ICD-9 and CPT codes (see descriptions above) can be dependent upon the individual insurance carrier's policies. Furthermore, CFMM will not be responsible for inadvertent errors in coding, or failure of a patient's insurance carrier to reimburse a given invoice based on the coding utilized in the CFMM invoice. CFMM will attempt to assist the patient in a reasonable fashion with questions related to the insurance reimbursement process, but ultimately it is the patient's full responsibility to address these issues directly with their insurance carrier. As a patient who has agreed to care with CFMM, and as indicated by acknowledgement of the CFMM New Patient Notice of Policy and Procedures inclusive of the policies referred to therein, CFMM is not responsible for any aspect of a patient's insurance reimbursement other than the provision of the CFMM invoice as previously described.

Unpaid Balances: CFMM Interest will be assessed on all outstanding balances at the rate of 1.5% per month, or the maximum rate allowed by law, whichever is less. CFMM will charge a fee of \$25 for checks returned due to insufficient funds. CFMM reserves the right to refuse treatment for patients delinquent on their account.