

Financial Policy



We, the staff of **Aylo Health** thank you for choosing us as your primary care provider. We consider it a privilege to serve your needs and we look forward to doing so. We are committed to providing you with a high level of care and to building a successful provider-patient relationship with you and your family. We believe your understanding of our patients' financial responsibility is vital to that provider-patient relationship, and our goal is not only to inform you of the provisional aspects of that financial policy but also to keep the lines of communication open regarding them. If at any time, you have any questions or concerns regarding our fees, policies, or responsibilities, please feel free to contact the office and speak with a staff member.

We believe this level of communication and cooperation will allow us to continue to provide quality service to all of our valued patients.

Please understand that payment for services is an important part of the provider-patient relationship. If you do not have insurance, proof of insurance, or participate in a plan that will not honor an assignment of insurance benefits, payment for services will be due at the time of service unless a payment arrangement has been approved in advance by our staff in writing.

At Aylo Health, we want to make paying for your care as simple and convenient as possible. We accept **cash, debit cards, credit cards, and checks** (Please note that there is a **\$35 fee** for any returned checks).

For your convenience, Aylo Health utilizes an **automatic debit payment plan**. This allows us to securely process your payments without you needing to take any extra steps. By agreeing to this policy, you give Aylo Health permission to keep your credit card information on file for future payments. We take the privacy and security of your information very seriously, so your card will only be charged according to the terms of this agreement, and your information will be stored securely.

It's important that you keep us updated if any of your personal or payment information changes—such as your address, card number, or expiration date—so we can reach you and process payments without issues.

If financial responsibilities or necessary medical arrangements are not upheld, you will receive a letter by regular or certified mail. You will have **30 days** from the date of the letter to either pay the outstanding balance, arrange for a payment plan or find another medical provider. In such cases, an additional **\$25 late fee** will also be applied to your balance.

If your account is placed with an outside collection agency, you will be charged the full amount of collection fees, attorney fees and allowable court costs. Please note that placement with an outside agency may cause us to terminate your care with our office.

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Insurance

Please remember that your insurance policy is a contract between you and your insurance carrier. We will, as a courtesy, bill your insurance and help you try to receive the maximum allowable benefit under your policy. We have found that patients who are involved with their claims process are more successful at receiving prompt and accurate payment services from their insurance carrier. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim.

It is your responsibility to provide all necessary insurance eligibility, identification, authorization, and referral information and to notify our office of any information changes when they occur. Even a preauthorization of services does not guarantee payment from your insurance carrier. We also require photo identification when accepting insurance information. It is the patient's responsibility to know if our office is participating or non-participating with their insurance plan. Failure to provide all required information may necessitate patient payment for all charges. When insurance is involved, we are contractually obliged to collect copayments, coinsurance, and deductibles, as outlined by your insurance carrier. This is a contractual agreement between you and your insurance carrier. Your insurance company will determine what amount, if any, you owe to Aylo Health. Please be aware that some (and perhaps all) of the services you receive may be non-covered or not considered reasonable or necessary by Medicare or other insurers. If there is a balance due on your account, we will mail a detailed statement which is due upon receipt. **Do not assume that any statement you receive will be paid by your insurance company.**

Please be aware that out-of-network insurance carriers often prohibit assignment of benefits and may try to limit their financial liability with arbitrary limits, exclusions, or reductions such as reasonable and customary or usual and prevailing reductions. Our fees are well within such ranges and although we will assist in the filing of an appeal if these limitations are imposed, you as the guarantor are responsible for all out-of-network fees. If we are not contracted with your carrier, we will not negotiate reduced fees with your carrier.

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Miscellaneous Forms, Additional Information and Authorizations

We will provide all necessary information to have your benefits released. However, if it becomes necessary to submit redundant or unnecessary information for the completion of claim forms for school, sports, or extracurricular activities, there will be an administrative fee, not to exceed \$35.00, for the additional information.

Missed Appointments

We require notice of cancellations 24 hours in advance. This allows us to offer the appointment to another patient. If you fail to keep your appointments without notifying us in advance, a missed appointment fee may apply. These fees are typically \$35.00 but not to exceed one-half of the cost of your scheduled appointment. Repeated missed appointments without notification may cause you to be discharged from the practice so that we can provide care to other patients.

Medical Records Fees

Patients are entitled under federal law to have access to their protected health information, and we follow applicable Federal and State regulations to provide patients with these rights, including as set forth in the Health Insurance Portability and Accountability Act (HIPAA). As permitted by HIPAA, our medical record fees are a reasonable cost-based fee for copies, including the copying, supplies, labor, and postage of the files, and or summaries.

We realize that temporary financial problems may affect timely payment of your account. If this should occur, please let us know and contact us for assistance in the management of your account. Our goal is to provide quality care and service. Please let us know immediately if you require any assistance or clarification from anyone within our business.

Treatment

Patients are entitled to be directly involved in their treatment plans. Testing, referrals, medications, and any other treatment ordered during your visit will be listed on the patient's visit summary provided at the end of the visit. We may provide a paper copy and may post an electronic copy to your Patient Portal. Our providers treat patients based on medical necessity and not on insurance coverage. It is the patient's responsibility to know your benefits and coverage. We will obtain any prior authorizations required by your insurance carrier; however, this does not guarantee payment and does not define patient responsibility amounts.

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I have read and understand the above financial policy. I agree to assign insurance benefits to Aylo Health whenever applicable. I also agree, in addition to the amount owed, I also will be responsible for the fee charged by the collection agency for costs of collections if such action becomes necessary.

PRINTED NAME OF PATIENT

PATIENT SIGNATURE (AGES 18 AND UNDER REQUIRES SIGNATURE OF PARENT OR GUARDIAN)

DATE

RELATIONSHIP TO PATIENT