

Patient Information: Insurance & Billing Information

Insurance

Please bring your insurance and/or Medicare cards with you to each visit. We will bill your visit to your insurance carrier based on the information updated at each visit. Please be aware that the insurance coverage is between you and your insurance carrier. We are happy to file your claim for you but the balance is your responsibility to pay upon receipt of your first statement following the insurance payment.

If your insurance carrier does not pay your claim within a reasonable time period or the payment is denied in part or full, you will be responsible for the balance on your account. As a courtesy to our patients, should this occur, we can make payment arrangements, if necessary. On balances over 120 days, your account will accrue a finance charge of 2% monthly until the balance is paid in full.

PLEASE NOTE: For procedures performed at the GAI Endoscopy Center, the patient will incur both a FACILITY FEE and a PROFESSIONAL FEE. If you have biopsies done, you will receive a bill directly from the hospital/pathologist for the pathology report.

MEDICARE

GAI does participate with Medicare, which means we will accept the amount allowed by Medicare. You will be required to pay any deductible and/or co-pays as required by your Medicare or Medicare HMO plan.

REFERRALS

Some insurance plans require a referral from your primary care physician before GAI can provide treatment. If so, please obtain your referral from your primary care physician before arriving for your appointment. If you are uncertain that you need a referral, we recommend you contact your primary care physician or insurance carrier. If your plan requires a referral and one is not completed, the appointment will have to be rescheduled.

SELF PAY, DEDUCTIBLES, & CO-PAYS

For those patients not covered by health insurance, GAI offers a discounted fee schedule. Payment in full is expected for all charges incurred at the time of the visit.

Co pays will be required on the day of the visit prior to seeing the provider. This is not only our requirement but the agreement made between you and your insurance carrier.

Patient should be aware of the requirements of their own health plans and are responsible for checking their own benefits prior to any treatment. We will pre-certify any procedure if required by your insurance plan, this is not, however, a guarantee of payment. You should always know what services your plan will cover and what your payment responsibility will be. ***This is especially important if you are considering a screening colonoscopy.***

MISSED APPOINTMENTS / LATE CANCELATIONS

We charge for missed appointments and cancellations with less than 24 hours notice before the scheduled appointment time, as that appointment time could have been given to another patient who needed to be seen. The fee is \$25 for office visits and \$150 for procedures. This is not covered by your insurance.

DISABILITY FORMS

A processing fee of \$25, paid in advance, is required for FMLA/Disability forms. Forms one page in length will be a \$10 fee. Due to the amount of time required to process these forms, they cannot be completed on an "emergency" or "while you wait" basis.

METHODS OF PAYMENT / INSUFFICIENT FUNDS CHECKS

We accept cash, checks, money orders, and MasterCard/Visa. We charge a \$25 processing fee for NSF checks presented to the office.

BILLING QUESTIONS

Please contact our billing department at (330) 493-1485 with any billing questions or to discuss our billing policies.

Thank you.