

Financial Policy-Frequently Asked Questions and Answers

Newborn Insurance Coverage

Q. What is the process for enrolling my newborn under my health plan and how much time do I have?

A. You must contact your insurance immediately. Most health plans only allow 30 days to add your newborn to your insurance plan. If you have coverage through the Oregon Health Plan (Medicaid) you **MUST** contact your case worker immediately. Your case worker will be able to provide you with a temporary identification card. If you are unable to provide proof of insurance after your baby's two-week appointment, we will ask you to pay a \$100.00 deposit towards your services for routine care.

Co-pays

Q. When do I pay my co-pay?

A. Your insurance company requires that we collect your co-pay at the time of your office visit.

Billing

Q. How are my charges determined?

A. Physicians must follow accepted national guidelines when determining what your charges (level of service) will be. They must code your visit based upon what services were provided and cannot take into account particular health plan benefit designs. Consequently, we are unable to switch the visit reason and diagnosis in order for a claim to be covered by your insurance.

Q. What if I think there is an error on my account?

A. Please contact Patient Financial Services immediately. We will review your concern and make adjustments as necessary.

Insurance Coverage

Q. What insurance companies are you contracted with?

A. TCC is contracted with most health plans. Please check with your insurance company to make sure we are on your plan.

Q. Do I need to select a pediatrician under my insurance?

A. This may be a requirement for your insurance company. Also, many insurance companies are moving towards reimbursement of services and quality metric measures based on who you have listed as your PCP medical home. This includes Care Oregon, Providence, Legacy Health Partners, and Yamhill County CCO. MODA has also started this for some network plans. Please make sure to check with your insurance if they require you to list your PCP medical home.

Q. How do I know what is a covered benefit?

A. Not all services are a covered benefit. Please contact your insurance for questions regarding plan benefits.

Q. Do you bill all insurance companies?

A. Yes. TCC will submit a claim to all primary, secondary and third-party payers. Please bring your insurance card(s) to your appointment. Once your insurance company has processed your claim, we will bill you for the balance. Payments are expected upon receipt of your statement. We accept Visa, MasterCard, Discover, Cash, Checks, Debit Cards and Money Orders. We charge \$25 for all returned checks.

Q. What if I don't have my insurance card with me at the time of my appointment?

A. It is your responsibility provide TCC with valid insurance information at every visit. If we are not able to bill your insurance because valid insurance information was not provided in a timely manner, the entire balance will become your responsibility.

Uninsured

Q. What if I do not have any insurance?

A. If you are uninsured, or if we are unable to verify coverage, we require a \$75.00 deposit at each visit which will be applied to your charges. If charges exceed the \$75.00 we will send you a statement.

Q. Do you offer a discount to uninsured patients?

A. Yes, if you are uninsured or if the services provided are not covered or discounted by your insurance, we will offer you a 25% discount, excluding labs, x-rays, supplies, medications and immunizations, if the balance is paid within 30 days of the visit. To receive the discount, please call Patient Financial Services at 503-535-1458 to make your payment.

Payment Plans

Q. Do you offer payments plans?

A. Yes, TCC offers flexible payment plans with 0% interest. To set up a payment plan, please call Patient Financial Services at 503-535-1458.

Financial Hardship

Q. I am experiencing some financial difficulties, does TCC offer assistance to people in need?

A. Yes, TCC has a Financial Hardship Policy designed to help those who may be experiencing a Financial Hardship. Please call Patient Financial Services at 503-535-1458 for a Financial Hardship Application.

Collections

Q. Do you send unpaid accounts to an outside collection agency?

A. Yes, if we are unsuccessful in our attempts to collect unpaid balances, TCC assigns the account to an outside collection service.

Deposits

Q. I have been asked to pay a deposit, will I get this money back?

A. In some instances, TCC may ask you to pay a deposit to be held and applied to your visit. Any unused portion of the deposit will be applied to previous balances or the collections balance when an account has been assigned to collections. Any remaining monies from the deposit will be refunded to the person who paid the deposit.

Parents' Financial Responsibilities

Q. What if my ex-spouse is responsible for all financial expenses but I bring our child to the clinic?

A. The parent who brings the child to our clinic and who completes the registration form will be the guarantor on the account, responsible for payment of any balance due.

Canceling Appointments

Q. What if I cannot make it to my appointment?

A. Please call our office as soon as you can. We request 24 hours' notice for canceled visits. This will enable us to offer the time slot to another patient.

Q. Do you charge a fee for late cancellations?

A. Yes, TCC will charge a \$25.00 fee for no shows and for cancellations made after 8am on the day of the appointment. If you have extenuating circumstances, please call our office and we may waive this fee.

Unscheduled Sibling Visits

Q. If I have an appointment for one of my children, and upon arrival, their sibling is also sick, will the physician be able to treat both children during the same visit?

A. Based on the physician's discretion, siblings may be able to be seen consecutively. However, there will be a separate charge. Please remember to pay all co-pays prior to your departure.

If you have additional questions, please contact Patient Financial Services at 503-535-1458, Monday-Friday, from 8:30am-5:00pm.