

Westwood Obstetrics and Gynecology, Ltd.
375 N. Wall Street, Suite P410
Kankakee, IL 60901
815-932-7474

OUR REIMBURSEMENT POLICY FOR SERVICES RENDERED

The skyrocketing malpractice insurance premiums in Illinois have greatly affected Obstetric and Gynecology practices. The only way we can continue to provide service is by maximizing our reimbursement. That does NOT mean we are raising fees. That simply means that we must be paid for the services we provide.

INSURANCE FILING

WestWood OB/GYN is contracted with most insurance PPO plans and with some HMO plans. Please verify with us that we are an in-network provider for your plan **PRIOR** to your visit with us.

We will file all claims to your insurance company including any secondary and tertiary plans you may be covered under. For this process to run smoothly we ask that you keep us informed of any changes with your insurance coverage. We also must have a copy of your **MOST CURRENT** insurance cards on file.

We will do our best to collect from your insurance company in a timely manner. If your insurance company does not satisfy your claim we may ask you for assistance. Ultimately, it is your responsibility to make sure your insurance claims are paid.

We will expect your office visit co-pay to be paid at the time of service.

PATIENT BALANCES

Occasionally your insurance company will not pay your entire claim. Examples are deductibles, co-insurance or non-covered services. If you have a balance after insurance has paid, that balance should be

paid in full within thirty days after receiving a statement **FROM OUR OFFICE**. Please do not send a payment to us based on your insurance company's explanation of benefits. These can be very confusing. Please wait until a statement from WestWood OB/GYN arrives. If you are unable to pay your balance in full, please contact the office manager to be placed on a budget plan.

If you require surgery or are expecting we ask that you contact your insurance company to verify your benefits. Most plans have a patient co-insurance of 10% or 20%- a few plans are higher. Once you have that information you may begin to make payments in advance or you may pay your portion in full after receiving a statement.

WE RESERVE THE RIGHT TO DISCHARGE PATIENTS FROM THE PRACTICE WHO DO NOT ATTEMPT TO KEEP THEIR ACCOUNT IN GOOD STANDING.

RECORD RELEASING

Your medical record is the property of WestWood OB/GYN. By law, that record may not leave our office. Should you choose to obtain copies of your medical record for any reason, there will be a fee posted to your account. The fee is based on the number of pages copied. We follow the guidelines of the Illinois State Medical Insurance Exchange. These guidelines are posted in the office.

I have read and agree to the above policy.

_____ date _____