



Ann Arbor Neurology
 Associates in General & Vascular Surgery
 Cardiovascular & Thoracic Surgeons
 Huron Valley Urology Associates
 Pulmonary & Critical Care Associates

Patient Financial Policy

Customer Service: (800) 772-8047

Your Plan	What You Do	What We Do
Medicare	Pay your remaining deductible balance (up to the current year maximum) and co-insurance (20% of the allowable).	We will file Medicare for you.
Medicare Advantage Plans or Medicare with a secondary insurance	No payment due at time of service unless your policy has a copay requirement.	We will file Medicare and your secondary insurance for you.
Medicare and Medicaid	No payment due at time of service.	We will file Medicare and Medicaid for you.
Medicaid	You must present your insurance card at the time of service and are responsible for any required co-pay.	We will check your Medicaid eligibility before every visit and will file Medicaid for you.
Medicaid Pending McAuley Support Pending	If Medicaid or McAuley Support is pending, you are responsible for all charges/balances until we receive notification that Medicaid, or McAuley Support has been approved. You must notify us immediately upon approval/denial of benefits.	A payment arrangement, if needed, is available through Customer Service.
Medicaid HMO	You must present your insurance card at the time of service and are responsible for any required co-pay. Referrals may be needed.	We will check your Medicaid eligibility before every visit and will file Medicaid for you.
Blue Cross Blue Shield	Pay your deductible, co-insurance or co-pay at time of service.	We will check your eligibility before every visit and will file your Blue Cross insurance and any secondary coverage for you.
All other commercial coverage in network	Pay your deductible, co-insurance or co-pay at time of service. Referrals may be needed.	We will check your eligibility before every visit and will file your commercial coverage insurance and any secondary coverage for you.
Insurance we are not contracted with	Payment in full is expected at time of service.	We will file your insurance for you and assign benefits to you so you will receive payment from your insurance plan.
Worker's Compensation	You must have an open claim with your employer and provide the case number, Adjuster name and contact information prior to being seen. No payment due at time of service.	We will file the claim to your Worker's Compensation insurance for you. If you do not have the required information, you are responsible for all charges.
Automobile Accident	You must provide a claim number, Adjuster's name and contact information from your auto insurance company. We also need your health insurance information.	We will file the claim to your Auto Insurance Carrier and Health Insurance plan according to your specific Coordination of Benefits. If you do not have the required information, you are responsible for all charges.
Self-pay	Payment is due at the time of service including copays, deductibles, and previous balances.	A payment arrangement, if needed, is available through Customer Service.

Other Information:

- Payment assistance and customer service are available at (800)772-8147.
- All major credit cards, cash and checks are accepted.
- Returned check fee - \$25.
- Statements are processed monthly and payment is expected within 10 days of receipt.
- Any unpaid past due balances may be turned over to a collection agency after 60 days.