

CFM FINANCIAL POLICIES

Our goal at Cornerstone Family Medicine is to provide the best care to our patients and their families and maintain reasonable rates. To do this, we have implemented the following financial policies:

Payment of your visit charge (deductible, co-insurance, co-pay or self-pay charge) is due before seeing our providers. All remaining charges for the visit are due upon exit or, if missed, will be billed to you. When you receive a statement, please pay within 2 weeks.

PAYMENT

We accept the following methods of payment:

- CASH
- CHECK - We have a service charge for a returned check of \$35, and you will lose the privilege of future check payment. Also, we do not accept post-dated checks, nor will we hold checks for any length of time.
- MONEY ORDER
- Credit/Debit Cards. We accept VISA, MASTERCARD, DISCOVER, & AMERICAN EXPRESS

Online payments are available through our website (www.cfmofgreer.com). You can make your payment on the PAY NOW portal with a credit card only. It is secure and all information will be encrypted. You will be able to print a receipt.

Patients with an outstanding balance must make arrangements for payment prior to scheduling an appointment. Please contact our billing office at 864-469-7920 or 864-989-0230 and press 3 for any questions about balances or to settle any outstanding balance.

We will provide you with a receipt for the services we provide.

AFTER HOURS VISITS

We may charge an additional fee to patients who have been seen by our providers after routine office hours. This includes Saturday afternoons and Sundays. Routine office hours are from 8:00 a.m.-8:00 p.m. on Mondays; 8:00 a.m.-5:00 p.m. on Tuesdays-Fridays; and 8:00 a.m.-1:00 p.m. on Saturdays. The charge will be \$35.

PHONE CALLS, EMAILS & PRESCRIPTION REFILLS

We do charge for phone calls, text messages, and emails when a doctor/nurse-practitioner gives medical advice. Our charge is \$40 to \$60. We also charge for prescription refills not done at the time of an office visit. The charge is \$20.

MISSED APPOINTMENTS

We may charge you \$25 for a missed appointment. This charge may apply to appointments canceled with less than a 24-hour notice as well. We also may send you a warning letter and then dismiss you from our practice if no-shows and cancellations continue.

INSURANCE

Please bring your insurance card(s) with you at each appointment.

We must have current and accurate insurance information to file a claim at the time of service.

If you are enrolled with an insurance company with which we participate (see current list on cfmofgreer.com), we will submit services that are normally covered up to 60 days from time of service only.

If you are enrolled with an insurance company with which we do not participate, you will be responsible to pay upfront and seek reimbursement from your insurance company. We will provide you with the necessary documentation to submit to your insurance company.

Please note, we do NOT take Medicaid as secondary.

We do NOT work with auto insurance or workers compensation claims. If you would like to be seen by one of our providers, you would need to be self-pay and seek reimbursement from your respective company.

You are financially responsible for all services rendered regardless of insurance claims.

We will allow 60 days for the insurance to pay a claim after submission. After that time, we will require payment from you.

Please be prepared to pay your co-payment, deductible, co-insurance, and any other payment due as a result of your insurance contract at the time of service. If your copay or deductible is not paid at time of service, a surcharge of \$10 may be added to your statement.

SELF-PAY

You are responsible for full payment of charges at the time of service. All charges must be paid unless you have a payment plan. If not paid at the time of service, a surcharge of \$10 will be added to your statement.

LAB WORK

Charges for lab work are billed directly to the patient by LabCorp (the lab which we use). We forward the insurance information which you have provided to us to LabCorp. We are not, however, responsible for any billing issues you may have with LabCorp.

For patients who have a high deductible (and do not want to submit to insurance) or who are self-pay, you can pay your lab service to us at the time of your visit for a significant cost savings.

MEDICAL RECORDS

There will be a fee for copying medical records of \$35. This fee applies to records picked up by the patient. If the records are sent directly to another physician's office, there is no fee.

PAYMENT PLANS

If you choose to set up a payment plan with us, please note that there will be a \$10 surcharge added to establish the payment plan by the billing office. Payment plans may range from 3 to 6 months depending upon the balance due.

FORMS

There will be a charge for the completion of forms such as DOT, FMLA, etc. Charges range from \$10 to \$50.

REFERRALS

If you are enrolled in a managed care insurance plan (i.e. HMO), you may need a referral from our office before going to any specialist appointment. NO retroactive referrals will be given. An office visit may be required.

If you have any questions or concerns regarding our policy, please don't hesitate to speak with our billing office or contact our Business Manager at 864-469-7920 or 864-989-0230 and press 3.

NOTE: These policies are effective November 26, 2024, and supersede any and all previous financial policies, AND are subject to change as deemed necessary.

This office is not responsible for any dissemination or disclosure of your confidential medical information once we provide such information, at your request, to your health insurer or employer.