



Patient Financial Policy

Updated October 2024

Welcome to FamilyCare Medical Group, P.C (“FCMG”). We are pleased you have chosen our practice for your medical care. Please read and acknowledge our financial policies below.

Patient Responsibility

Mutual respect and courtesy are expected from our patients and office personnel. Any form of verbal/physical abuse or rudeness toward any staff member, patient or clinician will not be tolerated and may result in dismissal from our practice.

FamilyCare Medical Group, P.C. participates with multiple insurance companies for the benefit of our patients. You may request a list of all insurance carriers accepted by FCMG clinicians at the front office.

As a patient of FCMG, you are responsible for presenting current, accurate insurance information, including insurance card(s), changes in insurance carriers, or loss of insurance coverage to the receptionist at **each** visit to the practice. Presentation of your insurance card(s) is your access to the benefits provided by your health insurance plan. You are responsible for understanding your plan’s covered benefits and any pre-authorization and/or referral requirements.

You may request a medical service not covered by your insurance where you will be responsible for the cost. Your expected patient responsibility will be communicated by the office prior to the service being performed.

Any questions regarding coverage and/or payments of claims should be addressed directly to your insurance company. We encourage our patients to take the initiative with their health insurance carrier to avoid any surprises or misconceptions about coverage and/or payment responsibilities.

You are responsible for taking an active role in staying current on all outstanding patient balances for services received.

Method of Payments

Payments may be made at the time of service with cash, credit cards (Visa, Mastercard, Discover and American Express), Health Savings Account debit cards, or personal check.

Payments may also be initiated online 24/7 by clicking the “Pay Bill” link on the FCMG website (www.fcmg.org) or by calling the billing office at (315) 937-3026 and selecting option 1 to pay by phone or by following the directions on your statement.

FCMG offers a card on file program where you may authorize us to maintain your payment information in a secure manner and allow us to process current and future balances due.

We reserve the right to charge a **\$25.00** fee for all returned checks.

New Patients

We require that all new patients participate in the new patient onboarding process with FamilyCare Medical Group. This involves establishing a portal account, completing medical history, and then scheduling your appointment. **PLEASE NOTE:** In most cases, we do not conduct a Physical exam or Preventive Visit on the first appointment for new patients. This may be determined by the physician at the time of the visit and the decision involves the patient's age, health status, etc. If you wish to have a preventative visit, please indicate this when scheduling your appointment. New patients must present at least one source of acceptable picture ID. We photograph all patients of the practice to assist in protecting patient identity.

Self-Pay Patients

Patients without health insurance coverage will be deemed “self-pay” and will be solely responsible for the payment of the medical care received. As a self-pay patient, you will receive a cost estimate for the services being provided and payment will be expected at the time of service.

Insurance Changes

It is your responsibility to inform our staff of all insurance changes and to provide a copy of your new card to be scanned into your medical record. Failure to disclose this information may qualify you under the self-pay guidelines.

Out of Network Insurance

If your insurance plan is out-of-network, you will be responsible for the full amount of the services received as FCMG does not provide a self-pay option for patients who have out-of-network insurance. Therefore, you may pay higher amounts than you would if you saw an in-network provider. You should contact your health plan to explore your coverage options.

Loss of Insurance Coverage

Please notify us right away if for some reason you lose your insurance. We can assist by setting up payment plans, and we will collaborate with you if you keep us informed.

Co-Payments

Co-payments will be collected at the time of service.

Deductibles

If your plan has a high deductible, you will be asked to make a payment at the time of service to apply toward your visit.

Open Patient Balances

All open balances are due in full.

Payment Plans

Under certain circumstances, FCMG will offer payment plans for patients experiencing financial hardship. If you are interested in setting up a payment plan, please contact your FCMG physician's office.

Charges Incurred Outside of our Office

FCMG offers certain ancillary services, including labs, that may be included on your bill if performed at an FCMG office. However, for tests or procedures performed outside of

FCMG, you will receive separate bills from the outside medical practice subject to its billing policies. Please address any billing issues related to those other entities directly to them.

Workers Compensation

FamilyCare Medical Group does not participate with NYS Workers Compensation and we are unable to treat patients for work-related injuries. It is the patient's responsibility to report work-related injuries to our staff at the earliest possible opportunity. Because FamilyCare Medical Group does not participate with the NYS Workers Compensation program we are unable to bill for or send referrals for work related claims. Failure to report the status of a work-related injury will result in delays in, adjudication of referrals, procedures, and payments. We are unable to bill claims that are work related to your health insurance carrier. To find providers or information related to NYS Workers Compensation you may go the following website: www.wcb.ny.gov Or call **877-632-4996**.

Auto Accident Visits/Liability

Prior to your visit, please inform the phone staff and / or the check-in staff that your visit is due to an auto-related accident. Please give us your auto insurance carrier's information, the name, address, phone number and claim number. We will bill your auto carrier as a courtesy, but you are responsible for payment.

Delinquent Accounts

Patients with balances greater than 90 days past due will be placed with a third-party collection agency unless alternative arrangements are made. The practice reserves the right to discharge patients with balances placed with the collection agency.

Missed Appointments / No-Shows

Each time a patient misses an appointment without providing at least 24-hour advance notice to the office, FCMG reserves the right to charge a "No-Show" fee as determined by the appointment type of the scheduled visit outlined below.

Fees

- **\$50 – Routine Office Visit**
- **\$100 - New Patient Appointment**
- **\$100 - Complete Physical or Specialist Office Visit**
- **\$150 – Ancillary / Specialty Appointments**

Recurring missed appointments or no-shows could result in dismissal from the practice.

Billing Questions

We are here Monday – Friday from 8:00AM to 4:00PM. If you have any further questions on this policy, please feel free to contact your FCMG clinician’s office or our billing office at the number located on our website (www.fcmg.org) (315) 937-3026.

Patient Agreement

I acknowledge that I have read and understand the FamilyCare Medical Group, P,C. Patient Financial Policy. I agree to comply with the above policy and will uphold my patient responsibilities. I have also been provided the opportunity to ask questions to the content of this agreement and have been provided contact information for any future questions.

Patient Name: _____ DOB: _____

Signer’s Printed Name: _____

Signer’s Signature: _____ Date: _____

Signer's Relationship to Patient: Self Legal Guardian Mother Father Court Appointed Guardian Health Care Proxy Power of Attorney Other: