

Insurance Awareness

At Premier we strive to provide the best, latest advanced care we can. We are continuing to learn new techniques and growing our knowledge in the field. We wanted to take a moment and provide some awareness and education on insurance, our policy, and your responsibility.

We contact your provider to identify your benefits as a courtesy to you, our patient. **It is the individual policyholder's responsibility to know what is covered and not covered, to know your co-pay and/or your deductible balance.** If your benefits can be electronically verified, we can provide you with a copy. However, some insurance companies are not set up to do this. Know that if your insurance does not pay the entire balance, then the total balance owed will be considered due and payable. If your insurance company rejects your claim, or if they pay less than the total bill, you are responsible for paying the balance in full. Ultimately, it is the responsibility of the patient to know and understand his/her insurance benefits

WORKMAN'S COMPENSATION: In the event it is determined by the worker's compensation board that the illness or injury you were treated for is not a result of a compensable worker's compensation case, the fees for services rendered by this office are considered reasonable and customary.

Good Faith Estimate:

Under the law, health care providers need to give patients who don't have certain types of health care coverage or who are not using certain types of health care coverage an estimate of their bill for health care items and services before those items or services are provided.

- You have the right to receive a Good Faith Estimate for the total expected cost of any health care items or services upon request or when scheduling such items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- If you schedule a health care item or service at least 3 business days in advance, make sure your healthcare provider or facility gives you a Good Faith Estimate in writing within 1 business day after scheduling. If you schedule a health care item or service at least 10 business days in advance, make sure your healthcare provider or facility gives you a Good Faith Estimate in writing within 3 business days after scheduling. You can also ask any healthcare provider or facility for a Good Faith Estimate before you schedule an item or service. If you do, make sure the healthcare provider or facility gives you a Good Faith Estimate in writing within 3 business days after you ask.
- If you receive a bill that is at least \$400 more for any provider or facility than your Good Faith Estimate from that provider or facility, you can dispute the bill.
- Make sure to save a copy or picture of your Good Faith Estimate and the bill.

For questions or more information on the Good Faith Estimate visit :

<https://www.cms.gov/medical-bill-rights/know-your-rights/no-insurance#get-a-good-faith-estimate>

Patient Signature

Date