

Partners In Health Family Medicine

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Westminster, CO 80031

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Financial Policy for Insured Patients

Partners in Health Family Medicine is committed to providing quality health care while keeping down costs for our patients. In order to do this we have a firm financial policy that allows us to keep our costs down.

All copays must be paid at the time of service. Please come prepared to pay your copay each time you have an appointment. We accept cash, checks, credit and debit cards from Mastercard, Visa and Discover. There are a few services with some insurance plans that do not have a copay. We will let you know if we think the service you are scheduled for does not require a copay. All copays and coinsurance amounts are determined by the insurance plan at the time that the claim is processed. Even if we do not think that you will owe a copay or coinsurance amount at the time of your appointment we will bill you if your insurance plans indicates that you do indeed have a copay or coinsurance amount for that service.

Since more and more insurance plans have high yearly deductibles we may contact your insurance plan at the time of your visit to see if you have met your deductible. If you still have a large deductible to meet for that calendar year we may ask that you make at least a partial payment at the time of service. This will be especially true if you receive injections, x-rays, other testing or any supplies.

If you receive a bill from us for a balance due after insurance has processed or denied your claim payment in full is expected immediately. If for some reason you cannot pay your account in full send in your partial payment and contact the billing office to make payment arrangements on the balance. While we understand that circumstances may occur that prevent you from paying your bill in full please remember that sending out statements and having staff to make payment arrangements and keep track of past due balances is a large part of our overhead. If we want to keep costs down for our patients we have to collect all balances owed as quickly as possible.

Workmans Compensation Services In general we are not work injury physicians but occasionally an employer will allow the employee to receive care for a work injury from their family physician. If you are an established patient, and your employer agrees, we will see you but you must supply all necessary information at the time of service. This will include but may not be limited to employer name, address and phone number with the name of a contact person. The name, address, policy number, claim number and telephone number for the employer's workman compensation insurance carrier. A copy of the first report of injury that your employer completed and sent to the workman compensation insurance carrier when you reported your injury is also required.

Automobile Accident Claims Due to Colorado legislation that no longer requires auto insurance policies to cover medical claims unless ordered by a judgment and legislation that allows health insurance companies to file a lean against any settlement, we do not bill auto insurance for services. If you have health insurance we will bill them but indicate on the claim that the services were due to your having been in an auto accident and the date of the accident. We are happy to provide you with a copy of the health insurance claim so that you may forward it to your auto insurance or lawyer. We are also happy to assist you with any forms that you may need completed related to your accident.

If you have any questions about any part of this policy please feel free to contact Janet or Ashley in the Billing Department. As always thank you for letting us be your Partner in Health.

Signature of Patient or Legal Guardian

Printed Name of Patient

Patient's Date of Birth

Date