

LCD Medical, PLLC

St. Luke's Medical Practice, St Luke's Functional Medicine, Pinehurst Bone Health Clinic
St. Luke's Center for Senior Health and Wellness, St. Luke's At Home,

Financial Policy

St. Luke's Medical does not contract with a billing company. Please be assured, if you need assistance and have any billing/payment questions or concerns call St. Luke's Medical directly (910-725-0809) and you will receive a personal and confidential resolution. St. Luke's is not a corporate entity and prefers to manage patient's needs and responsibilities on an individual basis.

INSURANCE AND BILLING

As a courtesy, LCD Medical, PLLC (from here forward to be referred to as "St. Luke's") will verify your benefits and bill your insurance company. In order to properly verify and bill your insurance company we require that you disclose all insurance information including primary and secondary insurance, as well as, any change of insurance information. Failure to provide complete insurance information may result in patient responsibility for the entire bill.

Although we are contracted and are participating providers with most insurance carriers, our services may not be covered by your insurance plan and verification of your insurance benefits is not a guarantee of payment. Please remember that insurance is a contract between the patient and the insurance company and ultimately the patient is responsible for any unpaid balances by your plan.

If St. Luke's is not contracted or listed in your plan's network, you may be responsible for partial or full payment. If we are out of network for your insurance company and your insurance pays you directly, you are responsible for payment and agree to forward the payment to us.

St. Luke's requests payment at the time of service unless other financial arrangements are made in advance. We require all patients to pay their copay at the beginning of each visit. We can accept cash, credit card, or check (returned checks will be subject to a \$40.00 cash fee). Deductible, and/or coinsurance amounts may be billed to you. Prompt payment on all bills is appreciated.

Patients without insurance coverage, patients covered by insurance plans in which the office does not participate, or patients who opt to not use their insurance coverage for a service, may be eligible for a Discount Self Pay Account. With this account patients will be responsible for 50% of the full evaluation and management, procedure, and select immunization charges. A minimum of \$50.00 is due at time of service and the remainder may be billed. Participation in this program is contingent upon timely payment of bill. Past due accounts may disqualify you from future discounts. Extended payment arrangements are available if needed. It is never our intention to cause hardship to our patients, only to provide them with the best care possible and the least amount of stress.

We do not participate in third-party liability insurance billing. However, at your request, we will submit a claim to your primary health insurance carrier. You may receive an accident questionnaire from them to be completed by you. If the questionnaire is not returned to your medical insurance company and/or we receive a denial on your claim, you will be responsible for payment in full.

OFFICE FEES

Please provide 24-hour notice if you need to cancel or reschedule an appointment. Without appropriate notice St. Luke's reserves the right to charge a \$30.00 fee for repeated missed/cancelled appointments.

Completing forms requires significant physician and staff time. We respectfully require the following fees and pre-payment for completing forms, and/or for extra written communication by the doctor. The charge is determined by the complexity of the form, letter, or communication. Base form and letter charges are \$10 per occurrence plus the applicable postage or notary fees. In cases when a form or letter may require a face to face encounter with the provider, the appropriate office visit charge would apply.

Medical Record fees are as follows:

- Fee for medical records requested by patients: \$5.00

- Fee for medical records requested by other entities: (If not a qualified federal or state regulated request)
 - \$20 administrative fee
 - \$.25 per page – up to 100 pages
 - \$.10 per page – from 101 +
 - \$15 for an itemized bill
 - Postage
 - Travel fees - 0.55 per mile and \$20/hour for staff time
 - A special handling fee of \$15 will be charged if records must be delivered within 48 hours of the request.

All requests for medical records must be accompanied by appropriate written authorization from the patient or their legal representative. St. Luke's will have 15 business days from receipt of written request in which to prepare records before making them available for patient or entity.