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Our Financial Policies

Copayments

If you have a copayment, you will be billed. We prefer payments by credit or debit card. For those who handle the finances of your family member, it is recommended that you set up a credit card auto payment with our office. When a copayment is due we will charge the credit card on file and send you a receipt. Alternatively, you may choose to send to our office a check to cover future visit copayments. We will notify you when you run out of funds.

Visit Cancellations, Rescheduling, Work-in Appointments, and Missed Appointment Fees

All of our visits are scheduled in advance. Please contact the office at least 24 hours in advance if you need to reschedule an appointment because of an unforeseen conflict. We try to make the appointments at times convenient as possible for your schedule, however, because the doctor makes house calls throughout Rochester it takes a lot of planning and effort to calculate the time he will be out to see you. Appointments cannot be canceled on a regular basis.

If for any reason you are not at a scheduled appointment and the doctor comes out to your home there is a **\$20 fee** to cover travel costs. If you miss 3 appointments without notifying the office, we will no longer be able to follow you as a patient.

If you need to be seen in between your regularly appointments, call the office to schedule a work-in appointment. The doctor will see you only for the reason called and your regular appointment will be kept. These regular appointments are to review medications, go over lab results, and other procedures that are scheduled on a routine basis.

If you are going out of town for an extended period of time please let our office know when you will be back.

Insurance and Billing

It is your responsibility to let us know if you change your insurance. If you change insurance, you **MUST** let the new carrier know that Dr. Postigo is your Primary Care Physician before he sees you at your next visit. If your insurance is not valid during the visit, or you do not have Dr. Postigo listed as your Primary Care Physician, you will be responsible for all charges uncovered by the insurance. **If at any time you change insurances or copayments you need to notify us, if not, you will be responsible for all charges** since we will be billing an old policy that is not working anymore. It is important that you understand, we are not involved in your insurance coverage, it is a contract between you and your insurance provider. We bill the amount determined by the Government for our services on your behalf. You are responsible for what your insurance does not cover.

If you have any billing questions, we encourage you to call your insurance, they will explain how your policy works (every policy has different coverage).

Deductibles and policies

Almost all insurances, including Medicare, will require you to meet a yearly deductible before your medical services will be covered (starting January 1 each year). This deductible changes every year, please consult your policy to see what your current deductible is. Medicare only covers 80% of the medical charges and you will be responsible for the remaining 20%, unless you have a supplementary insurance that will help you pay this remaining 20%. Insurances only cover certain procedures (like toenail trimming or ear cleaning) every 60 days. If you need these services performed more often, we will be happy to provide this service, but you will be billed. We will ask you to sign an Advance Beneficiary Notice (ABN) where you agree to be responsible for the payment in full at the time of the visit.

Accounts Overdue

Senior Medical Care (Dr Postigo) sends out bills for visits on a monthly basis. Payment of these bills is appreciated within 30 days of receipt. If you have a bill that you are unable to pay in full please contact our office and we would be happy to set up a payment plan to defer the cost.

Charges that are outstanding more than 60 days will receive a reminder phone call from our billing office to work out a payment plan. In this case payments will need to be received **before we can schedule** a next visit with Doctor Postigo. If you have an outstanding balance more than 90 days without setting up a payment plan you may be discharged from our practice at our discretion.