

OUR FINANCIAL POLICY

FOOTHILL UROGENITAL HEALTH | 624 W. DUARTE RD #203, ARCADIA, CA 91007
EFFECTIVE DATE: JULY 1, 2020

We understand insurance, billing and financial matters can be complex, which is why our team is here to help. We are committed to providing you with the information and resources needed to understand your bill, how we work with your insurance and our financial policy. It is our goal to provide you with an optimal patient experience and to make your visit as convenient and stress-free as possible.

Because insurance coverage varies, it is important that you understand your individual health plan coverage and what it covers, including deductibles, coinsurance and copays. We recommend you call the customer service number on the back of your insurance card, or contact your employer's benefits department, to verify your coverage or questions regarding your health insurance plan. We will work with your insurance company to confirm eligibility and coverage for services we provide.

If you have questions about your bill and what is covered by insurance, please contact us at 626-446-8595, M – F, 9 AM – 5 PM.

Please read the following financial policies and information carefully when scheduling your surgical procedures and office visits. Patients will need to satisfy the following conditions in order for us to schedule your surgical procedure, treatment or injection and office appointment. We accept cash, checks and credit cards as payment for care and services. We prefer to have your credit card on file to make payments easier.

1. Surgical procedures treatments and injections: Prior to scheduling any surgical procedure, treatment or injection, whether performed in our offices or hospitals by our physicians, you are requested to make arrangements to pay all estimated out-of-pocket costs associated with your visit at time of service.
2. Office Appointments: Prior to us scheduling your office appointment, you will need to make arrangements to pay any outstanding balances you may owe to us at that time.
3. The amount you will be required to pay will be determined based upon your individual insurance plan and will include any deductibles, co-payments and co-insurance which your insurance carrier indicates that you will owe. In addition, you will be required to make arrangements to pay any other outstanding balances.

Insured patients: For patients with health insurance coverage, we will submit a claim on your behalf to insurance companies with which we are contracted (where we are considered a participating provider). Prior to scheduling an appointment with us, you should verify your member eligibility and benefits with your insurance company. Prior to your visit, we will also verify your member eligibility and cost share responsibility with your insurance company.

Self-Pay Patients: Patients who do not have insurance coverage or who desire services that are not covered by their insurance plan are considered self-pay. If you are self-pay, all payments must be made in full at the time of service unless other arrangements have been made with our patient billing department.

Referrals: Some insurance plans require you to have a referral from your primary care physician to see specialists such as a urologist. Patients are required to obtain referrals from the primary care physician office prior to scheduling an appointment. Please check with your individual insurance plan to see if a referral is necessary.

Copayments, Coinsurance, Deductibles and Outstanding Balances:

Please refer to your Explanation of Benefits provided to you by your insurance carrier, to verify your copayments, coinsurance, and deductibles. Listed below are general definitions.

- Copayments, or copays, are the fixed amount you pay for a healthcare service as determined by your individual health insurance plan.
- Coinsurance is your share of the cost of the service received. You pay a stated percentage of medical expenses after the deductible amount, if any, is satisfied.
- A deductible is the amount you pay before the insurance company starts to make payments for your covered medical services. Plans may have both individual and family deductibles.
- An outstanding balance on your account is the amount not covered by your insurance coverage and is your responsibility.

Patient Refunds: If you have overpaid your patient responsibility (co-pay, coinsurance or deductible), we will process your refund and send you a check for a refund after the claim has been processed by your insurance company.

Major Insurance Plans Accepted by FUH. Please call your insurance carrier to verify your benefits and eligibility.

- Medicare Part B
- Anthem Blue Cross
- Blue Shield of California
- Blue Shield Promise
- Cigna
- HealthCare Partners (HMO)
- HealthNet (limited plans)
- Health Plans, Inc.
- Humana
- United Health Care