



Patient Financial Obligation Policy

Thank you for choosing ECU Physicians. This document explains some of your responsibilities related to billing and payment for the health care services you receive from ECU Physicians (ECUP).

- It is your responsibility to understand any medical benefits you have through insurance or governmental health care program such as Medicare, Medicaid, SCHIP, Tricare, Veteran's Administration Health or Indian Health Services (health program). Contact your insurance company or health program directly with any benefits or coverage questions.
- If you are not insured or are having financial difficulties, contact one of our Financial Counselors at **(252) 744-1884** or see the Financial Advisor in your clinic during your visit to determine if you are eligible to enroll in our Financial Assistance Program.

***WHAT YOU SHOULD KNOW OR DO BEFORE YOUR APPOINTMENT***

- ECU Physicians accepts most insurances and governmental health care programs. Before your appointment, verify that your health care services will be covered or you may become responsible for all or portions of the bill. Most insurances and health programs do NOT require a referral or authorization to see a primary care provider (PCP), which means that you can make an appointment by calling the PCP's office directly.
- Some insurances and health programs require either a *referral* and/or *prior authorization* before you can see a specialist. *Referral* means that your PCP must formally refer you to a specialist. In other words, you cannot contact the specialist office directly to make an appointment. A *prior authorization* may be required before your PCP can refer you to a specialist or if you require surgery or a medical procedure. The physician's office coordinates the *referral* or *prior authorization* with your insurance or health program.
- It is possible that your insurance or health program will not cover all services. You will be responsible for those services not paid for by your insurance or health program. In some cases, you will be asked to pay, in advance, a deposit or the full amount of the services. One of our Financial Counselors can assist you with your estimated responsibility.
- If you are not covered by insurance or a health program, you will be expected to pay for the health care services prior to, or at the time of, your visit unless you make financial arrangements prior to receiving the services.
- Canceling or rescheduling an appointment must be done at least **24** hours in advance or as soon as possible prior to your appointment by contacting your clinic directly. Repeated failure to cancel appointment could result in you being dismissed as a patient.

***WHAT YOU SHOULD KNOW AND DO AT THE TIME OF YOUR APPOINTMENT***

- Bring a picture ID card (valid driver's license or state-issued picture ID), insurance or health program identification cards. If you are responsible for any deductible, co-insurance, co-pays, or you have an outstanding balance with ECUP, bring your payment. ECUP accepts cash, check or credit card (Visa, MasterCard, Discover or American Express).
- Please arrive at your clinic location 15 minutes before your actual appointment time to complete the administrative details of your appointment.
- If you are running late for your appointment, please call the clinic directly. ECUP will try to accommodate your late arrival but you may have to wait until you can be "worked into the schedule" or it may be necessary to re-schedule your appointment.

I have read or someone has read this information to me and I received a copy. I understand the expectations set forth above.

\_\_\_\_\_  
Signature by Patient or Guarantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Patient or Guarantor's Name



ECU Physicians contracts with many insurance companies. If you have insurance with one of these companies, our billing office will submit a claim for payment of services for you unless you instruct us otherwise. All needed insurance information, including special forms, must be completed by you before you leave your appointment.

Your Health Insurance Policy is a contract between you and your health insurance company and outlines services your insurance will and will not cover. Your insurance plan also may require you to pay for certain out-of-pocket expenses such as co-pays, coinsurance and/or deductible, which you must pay before you receive services.

**What is the difference between a referral and an authorization?**

- Referrals are for services that are not considered primary care. An example of a referral is when a primary care provider sends a patient to see a cardiologist to evaluate a possible heart problem. Referrals may be either evaluation only or evaluation and treatment.
- Authorizations are for certain services and/or procedures that require prior approval from your insurance before the service is provided.
- ECUP will assist in obtaining the authorizations for any service prior to the appointment.

**Will ECUP determine ahead of time what my insurance covers?**

- ECUP will verify your eligibility and benefits before your visit.
- ECUP will also assist in obtaining any necessary referrals and authorizations prior to your scheduled visit.
- You are responsible for paying amounts which your health insurance plan has assigned as your financial responsibility.
- Please be reminded that the final determination of your benefits does happen before a claim is submitted to your insurance.

**What if my health insurance company does not pay, or pays only a portion of my bill?**

- You may be responsible for paying the amount your health insurance plan does not cover.
- You should receive an explanation of benefits (EOB) from your insurance company telling you how much they paid us and the amount you are responsible to pay.

Our Financial Advisors will be happy to assist you with any further questions you may have regarding benefits for services you are scheduled to receive.

<p><b>IMPORTANT TELEPHONE NUMBERS</b></p> <p><b>Billing Inquiries</b>                  (866) 277-7024                  ECUP Financial Counseling Team                  (252) 744-1884</p> <p><b>Appointment Scheduling and Cancellations</b></p> <p>Department of Cardiovascular Sciences                  East Carolina Heart Institute (252) 744-4400 or                  (866) 401-3244</p> <p>Department of Family Medicine:                  Family Medicine: (252) 744-4611                  Firetower Medical Office: (252) 744-1122                  Monk Geriatric Center: (252) 744-2045</p> <p>Department of Internal Medicine                  Dermatology: (252) 744-3109                  Endocrinology: (252) 744-744-1959 Infectious                  Disease/Travel Medicine: 744-5700                  Internal Medicine: (252) 744-3229                  MRI: (252) 744-9490                  Neurology: (252) 744-9400                  Nephrology: (252) 744-2545</p>	<p>Pulmonary: (252) 744-1600                  Rheumatology: (252) 744-3169</p> <p>Department of OB/GYN:                  Brody: (252) 744-2350                  ECU Women's Physicians: (252) 744-3850</p> <p>Department of Pediatrics:                  Adult and Pediatric Health Care:                  Adult Care: (252) 744-0750                  Pediatric Care: (252) 744-0766                  Developmental Behavioral Pediatrics: (252) 744-4169                  Family Autism Center: (252) 328-3221                  Pediatric Outpatient Center: (252) 744-2335                  Pediatric Specialty Care: (252) 744-5437</p> <p>Department of Psychiatry: (252) 744-1406</p> <p>Department of Rehabilitation                  Physical Medicine &amp; Rehabilitation (252) 744-6683                  Wound Healing Center: (252) 847-4325</p> <p>Department of Surgery:                  General Surgery: (252) 744-2393                  Plastics and Reconstructive Surgery: (252) 744-5291</p>
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