

Welcome to Parkland Physician Services!

As your physicians, we are committed to giving you the best possible medical care. Realizing that financial surprises can be unpleasant, we wish to provide you with the following information concerning your financial responsibility for the services that you receive from Parkland Physician Services. Patients with insurance questions or concerns may contact our Patient Accounts Department at **(603) 421-2305** or visit our website for a list of accepted insurance plans at www.parklandphysicianservices.com.

What are my financial responsibilities as a patient?

Our relationship and concern is with you and your health, not with your insurance company. Please remember that your health insurance contract is between you and your insurance company. As a patient, it is in your best interest to know and understand your insurance plan benefits and your financial responsibilities prior to any visit. Unless arrangements have been made in advance, **co-payments, co-insurance, deductibles and any outstanding balances are expected at time of service.** A one-time exception may be made at the discretion of the Practice Manager, otherwise your appointment may need to be rescheduled.

Not all services are covered by all insurance contracts. If your insurance company does not cover a service or procedure or does not pay within ninety

(90) days of receiving a bill from us, you may receive a statement showing that your insurance company has not paid and you are responsible for the bill.

How do I know what my insurance covers?

To find out what your insurance plan covers and what your financial obligation may be, call the Customer Service or Member Services Department of your insurance company (the phone numbers are on your insurance card). Your employer's human resources department may also be a source of information and assistance. Any questions or complaints regarding your coverage should be directed to your insurance company.

Make sure that your insurance company lists both your physician and hospital as a participating provider. It is possible that only the physician or only the hospital participates with your insurance plan. Benefit and coverage rules and policies differ among insurers and even between different plans of the same insurer. If you go to an out-of-network provider, you may have a greater financial responsibility for services provided. Contact your plan's Customer Service department for further assistance.

Whether you have insurance coverage or not, you as the patient are ultimately responsible to make sure your bill is paid in full. If you receive a statement showing that your insurance company has not paid, it may be helpful for you to contact your insurance company to ask why payment has not been made.



What if my insurance plan requires a referral and / or a prior authorization?

If your insurance company requires a referral and/or prior authorization, contact your primary care physician prior to seeing a specialist.

If we are your primary care physician, please allow 72 hours for processing of referrals. If your insurance company requires a referral and/or prior authorization and you do not have one, you may not be seen for your scheduled appointment, or you will be responsible for full payment of your bill at the time of service. If your specialist requires more visits than your insurer approves or if the referral has expired, you must contact your primary care physician for another referral and/or prior authorization.

I do not have health insurance. What should I do?

If we are not participating providers with your plan, or you do not have insurance, you are expected to pay in full for all visits and/or procedures at the time of service.

If you do not have insurance, we offer a prompt-pay discount of 30% on the office visit or procedure when paid in full at time of service. Some services are not discounted (e.g. vaccines and their administration, blood draws, supplies, etc.)

Worker's Compensation Claims will be considered self-pay until we have received complete and employer approved claim information to file a claim on your behalf. You are personally responsible for payment in the event your claim for Worker's Compensation benefits is denied.

Motor Vehicle Accidents Claims will be billed to your auto insurance ONLY if you live in NH and have Medicare or NH Medicaid. If you do not have Medicare or NH Medicaid, we will bill your health insurance. If you do not have health insurance, you are responsible for payment. If you live in MA, we will bill your auto insurance until your PIP is exhausted and then we will bill your health insurance.

What do I do if my insurance changes?

You are responsible for notifying us of your insurance and changes to your coverage as well as any changes in your name, address or phone. Please have your current insurance card with you at all times, as well as a photo ID such as a driver's license, military ID or government ID.



Why did I get a bill when my insurance company is supposed to pay?

Once your insurance company has been billed and has responded to us, we will send you a bill for any amount you may still owe. Payment will be due thirty (30) days after a bill is sent to you. If we have not received payment within 30 days, you may receive a courtesy call and/or reminder letter regarding your balance. Failure to promptly resolve your balance may result in collection action.

We realize that emergencies do arise that may affect timely payment of your account. If such extreme cases do occur, please contact a Patient Accounts representative at **(603) 421-2305** for assistance in the management of your account. Please note that making a partial payment without prior approval will not prevent further collection procedures, up to and including placement with an outside collection agency.

How do I pay my bill?

You can mail your payment to:

**Parkland Physician Services
Patient Accounts
44 Birch Street, Suite 201
Derry, NH 03038**

Please do not send cash through the mail. You may also pay your bill in person either at the physician's office where you received services or at the Billing Office located in Suite 201 of the Nutfield Professional Building (Entrance A) which is open Monday through Friday from 8 a.m. to 5 p.m. If you prefer, you can call our office at **(603) 421-2305** and make your payment over the phone.

What form of payment do you accept?

Payment can be made with cash, check, Visa, MasterCard, Discover, and American Express. Please note that any check returned from the bank will result in an additional \$25 charge that will appear on your account.

I was a patient at Parkland Medical Center. Why have I been sent two bills?

During the course of your visit to Parkland Medical Center you may receive a variety of inpatient and / or outpatient services and treatment. You may receive two bills for each of these services or encounters. These are not duplicate bills.

Parkland Medical Center sends their own bill which may include physician fees, charges for the hospital room, nursing care, meals, supplies, medications, and other miscellaneous items as well as technical charges for X-rays and lab tests. For questions about your hospital bill, call Customer Service at 866-482-1972.

Parkland Physician Services will send you a separate bill for any unpaid balance owed for professional services associated with our providers including office visits, surgeries, procedures, fracture care, vaccines, lab tests, supplies, etc. in addition to physician fees for interpretation of hospital testing such as sleep studies, pulmonary function tests, fetal non-stress tests, etc.



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