

## PATIENT PAYMENT POLICIES

By electing to receive health care services from Florida Cancer Specialists & Research Institute (FCS) and your signature on the Patient Responsibility Agreement, you agree to be bound by the below payment policies.

### **For All Patients:**

It is your responsibility to be familiar with your benefit plan. If you are unsure whether services are covered, please call the telephone number located on the back of your insurance card before receiving services.

If the services are not covered by your insurance plan, you will be billed for these services, and agree to pay FCS for the full amount.

FCS shall use and disclose your information, and will provide information to health insurers, programs, third party administrators, vendors, other providers, and health care facilities, as is allowed by federal and state laws and regulations. We may share your information to obtain payment, and to coordinate your care and treatment needs with other medical professionals as necessary. You authorize FCS to disclose all information as needed to ensure proper claims payment and care coordination.

Additionally, you acknowledge that diagnostic testing may be necessary as part of your care and treatment by FCS, and such tests may be performed by FCS using its own diagnostic facilities and personnel, provided that, in some cases, diagnostic testing services and tests may be performed or provided by outside facilities. Further, in complex cases, an FCS pathologist may request additional testing not initially ordered by your FCS oncologist, as necessary for diagnosis or in determining the correct treatment regimen. When outside diagnostic providers are used, you understand that you may receive a bill directly from the outside diagnostic provider.

### **Traditional Medicare Patients:**

If you are a patient with traditional Medicare only, you will be required to pay twenty percent (20%) of the approved Medicare rate at the time of service. FCS will bill Medicare for the remaining portion of your bill.

### **Traditional Medicare + Medicare Supplement**

If you are a patient with traditional Medicare and a supplement plan, you will pay nothing at the time of service. FCS will bill both Medicare and your supplemental insurance plan. If there are services you've received that are not covered by either Medicare or your supplemental insurance, you will owe FCS for those services, and will be billed accordingly.

### **Traditional Medicare + Secondary Insurance**

If you have Medicare and a secondary health plan, you will be responsible for payment of your deductibles and twenty percent (20%) of the approved Medicare rate, which is due at the time of service. FCS will bill both Medicare and your secondary policy. If the secondary insurer pays twenty percent (20%) of the approved Medicare rate, you will no longer be responsible for that portion at the time of service.

**Commercial Insurance Patients (including Self-Insured Employer) and Medicare Replacement Patients:**

Payment of all copays, deductibles, and coinsurance are due at the time of service. FCS is contractually required by your insurance plan to charge you your share of the costs. You should be familiar with your plan, including which services you receive require prior authorization from your insurer. Payment of your copays, deductibles, and coinsurance is due at the time of service.

**To Patients Visiting Florida From Other Locations:**

FCS has many contracts with insurers and networks so that services will be covered at the network rate for our patients, however, it would be impossible for FCS to contract with every insurance plan available. Prior to receiving services at FCS, it is your responsibility to make sure that services are covered in Florida. Some plans have travel benefits that must be activated by the patient prior to receiving services, and some plans have out of network benefits that will cover services, but at a higher out-of-pocket cost to patients.

Some plans, in particular HMO plans, do not have any benefits in Florida at all except for emergency services. Call the number on the back of your card and verify that you are able to receive care in Florida from FCS.

**Out of Network Patients**

As noted above, FCS has extensive contracts with various health insurers, but not all. If you elect to receive services at FCS and FCS is not contracted with your insurance carrier, FCS is considered out of network. If you have out of network benefits, FCS will bill and collect from your insurance company in most, but not all, cases. By electing to receive services from an out of network physician, you acknowledge that you are responsible for the payments as dictated by your plan benefits for receiving services from an out of network physician.

Some plans, most notably HMO plans, do not have out of network benefits. If FCS is not participating with your insurance company, FCS will not be able to bill and receive payment for services rendered to you. You should seek care from a physician that is contracted with your insurer.

**For All Patients:**

FCS will verify your coverage and benefits, and submit your claims to your insurer for payment. You agree to assign your right to receive payment to FCS, and FCS will receive payment directly from your insurer. This does not waive your obligation to pay all copays, deductibles, and coinsurance per your plan benefits.

FCS accepts cash, check, and most major credit cards. If you are unsure of how much to pay, there are Financial Counselors available at each location to assist with insurance questions. If you have any questions, please contact the Financial Counselor at your location or our central billing office at (877) 328-2228.

At Florida Cancer Specialists, our passion is to provide you with the most advanced cancer treatment in a home town, community setting. Our business is our patients, and we appreciate you. Thank you in advance for adhering to our payment policies.

*World Class Medicine. Hometown Care.* **FLCancer.com**

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