



## **OBSTETRICS AND GYNECOLOGY ASSOCIATES, INC. Collection Policy**

In an effort to assist our patients, we are providing you with a detailed explanation of our collection policy.

Patients are responsible for co-payments, co-insurance(s), non-covered services, and deductible amounts applied by your insurance company, for which payment is required in full at the time of service or if you do not provide proof of insurance. There will be a \$25 charge for co-payments not received at the time of service, and there will be a \$45 charge for any check returned by your bank. Should you require completion of a disability form, there will be a charge for this service. Payment for disability form completion is required at the time the form is submitted.

Excluding obstetrical services, should there be a balance remaining after your insurance payment is received, arrangements will be made for the balance as follows:

- For balances over \$500, monthly payments are required to resolve your balance in full within 6 months.
- For balances over \$50, monthly payments are required to resolve your balance in full within 3 months.
- For balances less than \$50, payment is required in full upon receipt of your billing statement.

Should you require surgery and have a deductible, or should you require surgery and do not have insurance, or if your surgery is considered a non-covered service, you may be required to pay a percentage of the deductible or surgical fee(s) prior to the procedure(s) being performed.

If you are pregnant and do not have insurance or your insurance does not provide maternity coverage, we will require a payment of \$500 on your first visit and the remaining balance in full by your 7<sup>th</sup> month of pregnancy, unless otherwise quoted.

Failure to adhere to this Collection Policy will result in your account being considered for collection and cessation of services.

We appreciate your understanding and compliance with our collection policy.

Should you have questions regarding this policy or your account, please contact our Insurance Department at (513) 221-3800.

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