



Patient Insurance and Financial Responsibilities

Thank you for choosing Northwest Woman's Care. We are committed to your treatment, clinical services and the billing/payment process. It is important that you understand your financial responsibilities for the services you will receive. The changing healthcare environment in our country puts more of this responsibility in the patient's hands. We can understand that this may create hardship for some individuals. Northwest Woman's Care has developed processes to assist our patients, if necessary.

Insurance: We accept most major insurance carriers. Some payers may require authorization/referral from your primary physician before seeing a specialist. You must obtain the insurance authorization/referral before your appointment to receive maximum coverage for our charges. If you have a change of insurance or additional insurances, you must provide all necessary information for billing purposes.

Copayment, Coinsurance, Deductibles: Your copayment, coinsurance and deductible are due at the time of service. For your convenience, we accept cash and all major credit cards.

Financial Arrangements for Surgery: If your treatment includes surgery, we will contact your insurance carrier to verify your benefits and obtain your coinsurance/ deductible. From this information, we will estimate your out of pocket portion of the charges for our services. A prepayment of the estimate amount will be requested from you prior to your surgery.

Refunds and Request: If you have a credit on your account you may request a refund. The appropriate amount will be issued on the 15th of each month. Any request received after this date will be refunded the following month. If your account has outstanding balanced from your insurance company, we will not issue a refund until all dates of service are paid. If there is a patient balance due it will be deducted from your credit.

Transfer of Care: If for any reason you decide to transfer care, all credits on your account will be retained until all dates of service have been paid by the patient and/ or insurance company

Member Direct Payment Notification: The Arizona state constitution permits you to pay a healthcare provider directly for services. You are not required to pay us directly for the portion that is covered by your plan. If you choose to pay us directly you are responsible to submit all claim documents to Health Net. If you choose not to pay us directly, we will submit all claim documents on your behalf. We will not charge you the difference between the billed amount and the amount allowed by your plan for covered services. You are obligated under your plan to pay Northwest Women's Care all copayments, coinsurance, and deductibles.

I acknowledge my understanding and agree that I am legally responsible for all costs associated with the collection of my account. Account balances that exists after insurance payment must be paid in full within 30 days of the patient billing to avoid collection placement.

Thank you for understanding our financial policy. Please let us know if you have any questions or concerns.