
Billing and Payment Policy

Thank you for choosing **Texas MedClinic and TMC Provider Group, PLLC** for your Urgent Care and Occupational needs. Our goal is to exceed your expectations while providing your medical services. If you have insurance, we will do our best to help you determine your insurance benefits. You must understand that you are ultimately responsible for all charges not paid by your insurance plan.

INSURANCE: We participate in most insurance plans in San Antonio, Austin, and the surrounding areas. If you are insured by a plan we participate with, you must provide us with a current copy of your ID card at each visit. If we do not participate in your plan, payment in full is expected at each visit. It is your responsibility to know your insurance benefits. We suggest that you contact your insurance company with any questions you may have regarding your Urgent Care coverage. Your insurance benefit is a contract between you and your insurance carrier. We are not a party to that contract. However, we will assist where possible with verification of coverage and benefits.

COPAYMENTS AND DEDUCTIBLES: All co-pays and deductibles must be paid at the time of service. This arrangement is part of your contract with your insurance company. Please remember that in an **Urgent Care setting** the co-pay you owe may be higher than your Primary Care co-pay. Be aware that supply services such as splints, braces, and cast supplies are frequently applied to a separate deductible and will be your responsibility.

NON-COVERED SERVICES: You are responsible for services that are considered non-covered by your plan, are denied due to benefit limits or termination of coverage, and for deductibles, co-insurance and/or co-pay balances not collected at the time of service. Any amount that becomes your responsibility based on insurance processing will be billed within 30 days.

PATIENT INFORMATION: All patients must complete our Patient Information Worksheet before being seen by the doctor. Important information required to file an accurate claim with your insurance company is date of birth of the patient and insured, copy of current insurance ID card, social security number of the insured party (if an ID number is not listed on the card) and relationship of the patient to the insured. Without this information we will not be able to file a claim on your behalf, and full payment at the time of service will be expected.

FORMS OF PAYMENT: We accept cash, checks, and credit cards (MasterCard, Visa, and Discover). You may make a payment by mail or, during normal business hours, at any Texas MedClinic, at our business office (13722 Embassy Row, San Antonio, Texas 78216), or, using one of the credit cards listed above, by calling (210) 349-5592. You may also pay with a credit card online at <https://payments.realmed.com>. If you are paying online you will need the Statement ID and Access Code from your most recent billing statement.

STATEMENTS AND RECEIPTS: Texas MedClinic and TMC Provider Group, PLLC mail statements on a 28-day cycle. Effective 1/01/2016, Texas MedClinic will mail statements on behalf of TMC Provider Group, PLLC. You are entitled to a receipt for any payment made to Texas MedClinic or TMC Provider Group, PLLC. You may also request a statement of your account with Texas MedClinic or TMC Provider Group, PLLC at any time by calling our Billing department at (210) 349-5592 and providing us with your account information. You may also fill out a form available online at www.texasmedclinic.com and fax (210.349.5628) your request to our Billing department. Up to two requests for the same statement will be free of charge. On the third request for the same statement, we are entitled to charge a service fee.

ACCOUNT ADMINISTRATION: We understand that personal situations may affect timely payment of your balance. So that we may assist you in the management of your account, we encourage you to discuss any financial problems you may be experiencing with a member of our Billing department by calling (210) 349-5592 during normal business hours.

COLLECTIONS: It is not our policy to charge interest on delinquent patient accounts. If we are unable to collect payment of your balance internally, your account will be sent to an outside collection agency. We will add a collection fee to your balance at that time.

RETURNED CHECKS: Returned checks are processed by ReChek, a check recovery service. ReChek adds a service charge to the face value of your check and collects the amount owed electronically.

REFUNDS: Any refunds owed to you as a patient by Texas MedClinic and TMC Provider Group, PLLC will be refunded not later than the 30th day after the date the overpayment was determined.

If Texas MedClinic and TMC Provider Group, PLLC owe a refund to your insurance company, it will be processed according to the terms of our contract with the company. If you are owed a refund due to an overpayment by your insurance company, you must seek reimbursement from them. Texas MedClinic and TMC Provider Group, PLLC will not refund a patient directly for any amounts owed to the insurance company.

MEDICARE: We do not accept assignment on Medicare claims which means you will be asked to pay at the time of service (except for lab work and injections), and Medicare will reimburse you for their portion of covered services. If you are currently enrolled in a Medicare Replacement plan, please inform the receptionist.

UNINSURED: Texas MedClinic and TMC Provider Group, PLLC provide a Prompt Pay discount of approximately 7% off Billed Charges on many services. In order to qualify for this discount, Texas MedClinic will not file any insurance claims and patients must pay in FULL at the time services are rendered.

THIRD PARTY INSURANCE: Texas MedClinic and TMC Provider Group, PLLC do not accept Third Party Insurance as a form of payment. This includes automobile insurance and third-party liability. We will provide you with the information needed to submit a claim for reimbursement, but we will consider all charges to be your responsibility.

UNINSURED OR OUT-OF-NETWORK ESTIMATES: Individuals in either of these categories may submit a written request for an estimate of charges respective to their healthcare needs. Estimate request forms are maintained at each of our clinics or can be retrieved online at www.texasmedclinic.com. Please understand that a reply to your request may take up to 10 days and, therefore, may delay your treatment.

COMPLAINTS AND QUESTIONS: If you have questions that have not been covered by this information or would like to make a complaint, please contact our **Billing Department at (210) 349-5592**. If you would like to file a complaint about the services received at Texas MedClinic and by TMC Provider Group PLLC, you may call the Texas Medical Board at 1-800-201-9353 or write to the Texas Medical Board, Investigations Department, MC-263, PO Box 2018, Austin, TX 78768-2018.