



## FINANCIAL POLICY

Thank you for choosing Vancouver Radiologists for your imaging services. We are sensitive to the ever increasing cost of health care and we have developed this financial policy to help you understand the process for billing and collection of services in addition to resources available for you and your family.

Please familiarize yourself with your insurance benefits. Your health insurance policy is a contract between you and your insurance company. Your health plan mandates that you are financially responsible for payment of all co-pays, deductibles, coinsurance and non-covered services. Vancouver Radiologists is contractually obligated to collect them. If you are insured and have questions about your coverage or out-of-pocket costs, please contact your insurance company.

### **Payment at Time of Service**

You may be requested to pay your estimated responsibility for services on the day of your visit. Your estimated liability may include co-pays, deductibles, coinsurance and non-covered services. The estimated responsibility will be determined based on your insurance benefits.

If you do not have insurance and are self-pay, you will be required to make a payment at the time of service. We offer a 20% discount off our standard fees to self-pay patients if paid in full at the time of service.

### **Billing and Insurance**

Vancouver Radiologists is contracted with most insurance carriers. If you have insurance, Vancouver Radiologists will bill your insurance after services are provided. Courtesy billing of insurance is a service we provide to our patients. At the time of your first visit, you will be asked to sign a waiver stating you are financially responsible for all services rendered if your insurance carrier does not issue a payment. You are financially responsible for full payment of your account.

Your insurance company may request additional information from you to process your claim. It is your responsibility to provide that information to your insurance company timely. Failure to do so may result in non-coverage and result in you being responsible for the entire balance.

Resolution of coverage disputes with an insurance company is the responsibility of the policyholder. We will not bill insurance plans for which the patient is not the subscriber or a member.

### **Billing Statements**

If you are insured, you will receive a billing statement from us after the insurance carrier has processed your claim. Your charges will be listed along with any payments received from your insurance carrier and any balance you still owe. The details should correspond to the explanation of benefits (EOB) you will receive from your insurance carrier.

If you are self pay and did not pay in full at the time of service, you will receive a statement following your visit.

Payments on the initial statement are due within 30 days of the statement date. Interest will accrue at a rate of 9.0% APR if payment is not made on time.

### **Paying Your Bill**

The total balance due on your statement is due no later than 30 days after the initial statement.

We have many ways to pay your bill:

- Online: [www.vanrad.com](http://www.vanrad.com) select Bill Pay
- Phone: (360) 254-4914 option 2
- Mail to:  
Attn: Patient Accounts  
4201 NE 66<sup>th</sup> Ave, Suite 104  
Vancouver, WA 98661-3078  
*Please include your payment coupon with your payment.*

Accepted payment methods include:

- Credit/Debit Card: Visa or MasterCard
- Check
- Cash (paid in person at one of our facilities during standard business hours)
- FSA and/or HSA debit cards

If you are unable to pay your bill in full, please call us at (360) 254-4914 option 2. We offer payment plan options if you are a patient in good standing or you may qualify for other financial assistance.

### **Collection Agencies**

Vancouver Radiologists uses collection agencies to assist in the collection of unpaid balances. Unpaid balances that are not set up with an approved payment plan may be assigned to a collection agency after 120 days from the initial statement date. Collection efforts may be in the form of letters, phone calls, prerecorded voice messages, auto dialers, emails and text messages and up to and including legal action.

### **Contact Information**

It is important that we have your correct contact information on file. In addition, if you have a change in your insurance, it is your responsibility to notify our office as soon as possible. Please call us at (360) 254-4914 option 2 to update your address, phone number or insurance.

*We encourage you to retain a copy of our Financial Policy for your records. You may also view or download a copy at our website: [www.vanrad.com](http://www.vanrad.com).*