



Thank you for choosing **ApexMed Primary Care Shavano**. The following billing and financial policy outlines our expectations regarding payment for services rendered. Please read it carefully and ask questions if you need clarification.

Insurance

- We participate with many insurance plans. It is the patient's responsibility to:
 - Provide insurance coverage prior to or at time of the visit
 - Understand benefits, copayments, deductibles, and coinsurance. Our staff is here to assist you.
- Insurance information must be provided at each visit.
- Claims will be submitted to insurance. **Timely payment is not guaranteed by insurance.**

Copayments, Deductibles, and Coinsurance

- Copayments are due at the time of service.
- Deductibles and coinsurance are the patient's responsibility and will be billed after insurance processing.
- Outstanding balances must be paid before or at the time of visits.

Self-Pay Patients

- Payment in full is expected at the time of service unless prior arrangements are made, our staff is available to assist you.
- Self-pay is available; please reach out to our staff for more details.

Non-Covered Services

Some services may not be covered by insurance; our staff is available to verify benefits.

Patients are responsible for payment of non-covered services.

Referrals and Authorizations

- Some insurance plans require referrals or prior authorizations.

Missed Appointments



- Missed appointments or late cancellations may be subject to fees per our No-Show and Cancellation Policy.
- These fees are not covered by insurance.

Outstanding Balances and Collections

- Statements are sent monthly.
- Collection activity may be reported to credit bureaus as permitted by law.

Payment Plans

- Payment plans may be available for qualifying balances, please see clinic staff for details.
- Arrangements must be approved in advance by our billing department.

Patient Responsibility

By receiving services from **ApexMed Primary Care Shavano**, you agree to:

- Pay all charges not covered by insurance, or agree to a payment plan
- Provide accurate and current insurance and contact information
- Notify the clinic of any changes in coverage

Questions

If you have questions about your bill or insurance, please contact our billing office at 210-368-6614 ext 1400