

Lifespan Family Healthcare, LLC Insurance / Payment Policies

Health Insurance Companies

We participate with most major insurance plans, including those listed below. Please remember you are responsible for any bill or portion of a bill that is not paid by your insurance company. If we do not participate with your plan, you are responsible for the full amount not paid by the insurance plan.

Anthem Blue Cross Blue Shield	CIGNA
Aetna	United Healthcare
MedNet	Harvard Pilgrim
Martin's Point	Tricare Prime from US family
Maine Care (not managed care)	
Medicare (currently not taking new patients)	

Our office makes a concerted effort to provide services within the scope of your insurance policy. Because of the many insurance plans on the market today, it is impossible for us to stay well informed about each individual policy. If you are concerned that your insurance may not cover a service, please contact them prior to your date of service. It is your responsibility to know what your insurance will and will not cover. The providers assign codes according to the services provided. They can not alter coding submitted to your insurance in order for your insurance carrier to make payment

Co-pays: Your insurance company requires our office to collect co-pays at the time of service, so please bring this with you.

Self Pay Patients: You are required to pay in full at the time of the visit, unless arrangements have been made in advance with our office manager.

No Show Policy: We charge a fee of \$35 for missed appointments, payable prior to or on your next appointment.

Method of Payment: We accept cash, personal checks, Master Care and Visa. Please note that if your check is returned to us, a \$35 service charge will be added to your balance and will need to be paid in full within 10 days.

Payment for labs or testing: Laboratory test, outside of the office, as well as radiology services are billed by a separate facility. You will receive a separate bill for these services. Again, check with your insurance company if you have questions regarding coverage.

Copies of Medical Records: We will send your medical records to another provider at no cost to you. If you want copies of your records, the charge is \$10 for the first page and .35 for each page up to \$25 maximum. This charge must be paid before records are picked up or mailed.

Fees for completion of forms: If our providers are asked to complete a medical form without an office visit (insurance policies, physical forms, disability applications, etc.) there will be a charge of \$10 per page. This fee must be paid before forms can be picked up or submitted.

Past due accounts: We will make every effort to work with you on payment plans, although we do not carry balances over 2 years. Any cost incurred in trying to collect payment will be added to your account. Failure to make payments will result in your account being sent to a collections agency and will result in the termination of the physician/patient relationship.