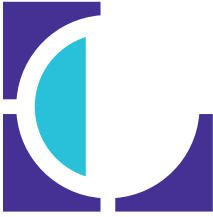




**Lexington
Clinic**

**Patient Guide to
Billing and Insurance**



Patient Account Payment Policies

February 2023 | Lexington Clinic Central Business Office

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Patient Account Payment Policies

CUSTOMER SERVICE

Customer service phone lines are open daily from 8:30 a.m. to 4:00 p.m. You can reach a customer service representative with questions regarding account balances by dialing our local Lexington number or with our toll-free number if you are outside of Lexington:

Local: 859.258.6200

Toll-free: 800.565.6841, ask for customer service

CHECK-IN

The registration process is essential to ensuring accurate claims submission to your insurance and promotes timely and appropriate payment of services. For proper registration, please arrive 15 minutes early. If this is your first visit to Lexington Clinic, please arrive 30 minutes prior to your scheduled appointment.

Upon every visit with a Lexington Clinic provider, the check-in desk registrar will:

- Verify your address, telephone number and email address
- Ask to see your most current insurance card(s) and photo ID
- Collect any co-payment, co-insurance, deductible or other fees due at the time of service
- Inform the provider's office that you have arrived for your appointment and provide you with any necessary paperwork or directions

These basic steps are the most important steps you can take to avoid delays at check-in and are performed at each visit.

Patient Account Payment Policies *continued*

PLAN PARTICIPATION, NETWORK REQUIREMENTS AND BENEFITS

To verify our participation with your insurance plan, please contact your insurance carrier, your employer or our customer service department prior to your appointment. Patients are strongly encouraged to verify their plan benefits and network requirements prior to their visit. This helps patients to avoid incurring unexpected financial responsibilities for the services they seek.

PRE-AUTHORIZATION

Many insurance plans require prior authorization for hospital admissions and certain outpatient procedures or tests. In some instances, your provider may be aware of these requirements and will proceed with obtaining the proper authorization. However, it is impossible to know these requirements for all insurances and procedures. It is important that you check with your insurance carrier to verify if your procedure or test requires authorization and let your physician know. Claims denied for lack of pre-authorization may be billed to the patient.

MEDICARE

Lexington Clinic is pleased to be a participating provider in the Medicare Program and will file claims for Medicare beneficiaries. Any deductibles, co-insurance or non-covered services are the responsibility of the patient. If there is supplemental coverage available, Lexington Clinic will file a claim to the second carrier as a courtesy. However follow-up with the supplemental carrier, as well as amounts not paid, are the responsibility of the patient. Medicare does not always cover all services. There are certain types of routine care, as stated in the Medicare benefits, which may not be covered. Medicare patients should expect to be responsible for these services if they do not have other insurance coverage. There may also be some diagnostic tests that Medicare may not cover. This does not mean that these services are not an important part of the healthcare provided to you.

Lexington Clinic participates with many of the Medicare Advantage plans or Medicare replacement plans including Humana Medicare, United Healthcare Medicare, Anthem Medicare and most Aetna Medicare Plans. Please contact our offices to verify if your Medicare Advantage plan is accepted.

Patient Account Payment Policies *continued*

MEDICAID PLANS

Lexington Clinic participates with a limited number of Medicaid plans, however, out of state Medicaid is not accepted. If you are covered through one of the Kentucky Medicaid programs, you are required to present your identification card at the time of service. Most of the departments within Lexington Clinic will accept your Medicaid card if you meet one or more of the following criteria:

- You are assigned to a Lexington Clinic primary care provider.
- You are covered under Medicare and Medicaid.
- You are under a participating plan with an accepted referral for specialty care.

To verify if your Medicaid card will be accepted, please notify your provider's office when scheduling your appointment, or contact our customer service department.

If you have applied for Medicaid and your application is approved after you have been seen, you may notify the central business office upon receipt of your card. In some instances, we may be able to accept a backdated card, if we participate in that plan. However, services not covered under the Medicaid program, as well as services provided without verification of pending coverage, will be billed to you.

HMO/PPO AND OTHER PARTICIPATING PLANS

Lexington Clinic participates in a variety of HMO, PPO and commercial plans. Although we participate in more than 150 plans, we in fact file more than 10,000. Due to the large number of plans, Lexington Clinic does not have the benefit details on each plan. It is important for patients to always check with their carrier or their benefits booklet before being seen to confirm the following information:

- Is the provider or facility being utilized covered by your plan?
- Is a referral or authorization necessary for the services to be covered?
- How much out-of-pocket expense will you owe for a visit to that provider?

At the time of your visit, you will be responsible for making any co-payment or other known out-of-pocket expenses. In most cases, Lexington Clinic will file your claim and once processed, any additional amounts not covered by your plan will be billed to you. Payment will be due upon receipt of your statement. Examples of these amounts include additional co-payments mandated by your plan, deductibles, co-insurance or non-covered services as outlined by your policy.

Patient Account Payment Policies *continued*

WORKERS' COMPENSATION

Lexington Clinic provides workers' compensation related services within several departments. When scheduling your appointment, please notify the receptionist that your visit is related to a work injury. In order to file your workers' compensation claim, we are required to obtain the following information:

- Employer name, address, phone number and an employer contact
- Date of injury
- Claim identification number and/or employer authorization
- Name of workers' compensation insurance company
- Claim address and phone number
- Insurance contact

This information may be obtained at the time of your visit or by phone. Attempts will be made to verify authorization for your visit. Patients seen for work-related injuries who are unable to provide the required information, or for whom we are unable to obtain an authorization, may be asked to make payment for their services.

MOTOR VEHICLE ACCIDENT RELATED SERVICES

Lexington Clinic will submit a claim to your auto carrier when you provide the following information at the time of your visit:

- Date of accident
- Complete name and claim address of auto insurance
- Claim number

As a further courtesy, Lexington Clinic will allow up to 30 days for the auto carrier to make payment on your claim. At the end of the 30 days, you will be responsible for the unpaid balance. You are encouraged to remain in contact with your agent or the auto insurance carrier regarding the status of your claim(s), as well as the benefits of the plan, including any deductibles, policy limits or exclusions.

If you are unable to provide the needed information for Lexington Clinic to file your claim, or if you wish to file the claim yourself, claim forms will be mailed to your home. In such cases, you will be required to make a partial deposit the day of the appointment.

Unpaid amounts will be billed to you and will be due within 30 days.

Patient Account Payment Policies *continued*

OTHER ACCIDENT RELATED SERVICES

Services related to an accident, other than workers' compensation or motor vehicle, are the patient's financial responsibility. An example of this type of accident would be an injury sustained on someone else's property. You are required to make a partial deposit on the day of your appointment. Any amount incurred above the actual deposit paid will be billed to you and due in full upon receipt of your statement. Claim forms for your use in obtaining reimbursement will be mailed to your home. You will need to submit these to the appropriate insurance agent. You are encouraged to contact the insurance carrier or insurance agent in regards to the status of your claim and to inquire about the benefits available, including any limitations or exclusions that may affect the payment of your claim(s).

OTHER INSURANCE

You may carry a commercial group plan that does not fall into one of the other categories. In most cases, as a service and courtesy to you, Lexington Clinic will file your initial claim on your behalf.

You may be asked upon arrival to make a payment towards your anticipated out-of-pocket amounts such as deductibles or co-insurance. Any amounts unpaid by you and your insurance after the claim has been processed, will be billed to you. You are encouraged to contact your insurance carrier prior to your visit to confirm your benefits.

UNINSURED PATIENTS

Lexington Clinic welcomes patients without insurance coverage. The central business office is available for information regarding price range estimates prior to the service, however, the full extent of care can not be anticipated until a provider examines the patient and determines if any additional services, such as labs, X-rays, injections, prescriptions, procedures or other testing, are necessary. Therefore we are unable to provide exact costs prior to service.

A good faith estimate will be provided for pre-scheduled visits that will estimate the costs for services reasonably expected to be performed. In some instances, pricing for other commonly performed services for that specialty may also be provided. Please ask your providers' office for any additional services suggested.

Uninsured patients will be asked for a specific deposit amount as they check in for their appointment, which is generally a partial payment only. Upon payment of the required deposit, any charges for that day will be eligible for a 20 percent prompt pay discount. Amounts not covered by the deposit will be billed to the patient and due upon receipt of the statement. The discount will not be extended when the required deposit is not paid on the date of service, nor will it apply to any prior or future balances.

For extended payment plans, please contact the Lexington Clinic customer service department at 859.258.6200 or toll free at 800.565.6841, extension 6200.

Financial Policies

We would like to take this opportunity to review the Lexington Clinic Financial Policies with you, our valued patient.

This information should help to answer many of the questions you may have in regards to billing and payment expectations.

If there are any questions you have which are not answered, please contact our customer service department at 859.258.6200 or 800.565.6841 ext. 6200.

INSURANCE BILLING AND COVERAGE

Lexington Clinic is contracted with and accepts most local insurance plans, but not all. As a service to our patients, we will file eligible claims to most plans. We do not file claims to specific non-participating HMO plans or to plans outside of the USA. Prior to your service you should always consult your insurance carrier or your benefit booklet for a list of providers and benefits available to you. This will allow you to verify the services and if the provider you seek will be covered, identify any authorization requirements or exclusions, and also the level of benefit available. Many plans will provide some level of coverage to providers not listed in their network. Because coverage determinations are ultimately made by the insurance company, we are unable to guarantee their payment. Therefore, it is necessary that you be aware of the details of your coverage before obtaining care.

INSURANCE FOLLOW-UP

Lexington Clinic strives to always provide accurate and timely billing to insurance companies and to patients. In most cases, claims are filed and processed by the insurance company within 30 days. Any unpaid balances are billed to the patient within 45 days from the date of service. However, on occasion, a carrier may not respond immediately and further attempts to obtain payment from your insurance company may be required. In such instances, payment from the carrier may take longer than usual and you may be billed for amounts not covered by the plan at a later date.

Our offices generally make two or more attempts for payment from the group carrier. Occasionally, a claim may remain unpaid by insurance even after repeated efforts by our billing office to resolve it. In such cases, the unpaid balance may then be billed to you with an indication to contact your carrier regarding questions about the payment of your claim. This is not our preferred method of billing. However, we have found that with the assistance of the patient in these instances, the claim is often resolved fairly quickly by insurance. If not resolved by insurance, then the claim becomes the responsibility of the patient.

Financial Policies *continued*

REFERRALS AND AUTHORIZATIONS

Most plans clearly publish their referral and authorization requirements. Please ensure that your primary care provider has forwarded a copy of your referral to our office or bring a copy with you to your first appointment. You should also inform our office of any authorization requirements your plan has prior to your appointment. Usually this can be communicated at the time of appointment scheduling. Our office will then seek verification that your plan has authorized your treatment.

ACCOUNT BALANCES

Co-payments and services not covered by insurance are due in full on the day of your appointment. Account balances, estimated deductibles and co-insurance amounts may also be requested when you check in, if this information was available prior to your appointment. Any amounts not covered by your plan, and not collected on the day of service, will be billed to you and are due in full upon the receipt of your statement. Patients will receive a billing statement each month for balances that are due from them. The bill is itemized and will reflect the cost of the service, how much the insurance has or has not paid, and the remaining balance for each service. Payment is due in full by the date indicated on the statement. The statement will also provide the total amount that is still considered pending with the insurance, but it will not be itemized nor will it be reflected in the amount due. Questions about this amount or an itemization can be obtained by contacting the Lexington Clinic customer service department.

PARTIAL PAYMENT

Although payment in full is expected, partial payments can be arranged through our customer service department. Monthly payment plan amounts are based upon the size of the balance and generally start at \$50.00 per month. The larger the account balance, the larger the monthly payment will be. It is important that patients wishing to set up a payment plan contact the Lexington Clinic customer service department to set up a monthly plan. Balances not paid in full or placed into an approved payplan are subject to collection activities, which may include referral to an outside collection agency.

Financial Policies *continued*

PAYMENT OPTIONS

Account payments can be made at the time of registration, in person at one of our convenient locations, through the mail, by phone or online by visiting LexingtonClinic.com, and selecting "Patient Portal or "Online Bill Pay."

Accepted payment methods include:

- Check
- Cash
- Credit/Debit Cards – Visa, MasterCard, Discover, American Express*
- Extended payments upon approval

**We cannot accept mailed in credit card payments or electronic checks.*

DELINQUENT ACCOUNTS

Accounts that remain unpaid after 30 days will be treated as delinquent and efforts will be made to collect unpaid balances. These efforts may include phone calls, letters, emails, texts and possible referral to an outside collection agency. It is our sincere desire to avoid outside collection agencies. As such, a notice will be mailed to the last known address on the account prior to any referral. Patients are strongly encouraged to work with our business office on suitable payment arrangements to avoid placement of their account with an outside agency.

PATIENT PORTAL OR ONLINE BILL PAY

You can now currently manage your account online by accessing our secure website, LexingtonClinic.com/ForPatients.

Once signed in to the Patient Portal you may:

- Schedule, cancel or reschedule appointments
- Exchange secure messages with your health care team
- Review personal health information
- Review your test results
- Review your visit summaries
- Update your profile and contact information
- Obtain your payment history and receipts
- Review and pay billing statements
- Submit account questions to our billing office

Should you have questions or need assistance in registering for your Patient Portal account, call our patient portal hotline at 859.258.4040.

Frequently Asked Questions

How can I obtain my medical records?

Contact the Lexington Clinic release of information department at 859.258.4837.

How do I find answers to billing questions?

Our knowledgeable team of customer service representatives is happy to assist you with your billing questions. You may reach the Lexington Clinic customer service department between the hours of 8:30 a.m. and 4:00 p.m. by calling locally at 859.258.6200 or toll-free at 1.800.565.6841.

What is a “screening” or “routine” service, and why won’t my insurance company pay for it?

“Routine” or “screening” services are provided in the absence of a disease, condition or relevant symptoms. In other words, there is no medical condition that prompts performance of the service. For example, your physician may recommend that you have your cholesterol checked because you have a family member with high cholesterol. This would be considered a “screening” cholesterol test. However, if you have a cholesterol test performed because you have high cholesterol, this would not be considered a screening test.

These services are vital for early detection of many medical conditions. Some common examples include annual physicals, lab testing such as cholesterol, prostate and occult blood testing, chest X-rays, EKGs, colonoscopies, flexible sigmoidoscopies, pap smears, mammograms, and digital rectal exam.

These services are very important for your care; however, this does not guarantee that your insurance company will cover them. If your insurance policy does not cover these types of services, you may become responsible for payment. We recommend you contact your insurance company to find out what type of “screening” coverage you have.

My insurance company told me if the claim had been billed differently then the service would have been covered. Why can’t you change the way my claim was billed?

Medical billing is regulated and monitored by the government. The guidelines are very clear regarding how to properly code and submit claims. A provider must always accurately indicate the service or test performed as well as the precise reason it was performed. For instance, if you came in for an exam, your provider may perform several services or tests in order to diagnosis or monitor different medical conditions. This means that it is possible not all of your services will have the same diagnosis code (reason) on the same day. This is very common during the course of a physical. Some services are routine in nature, while others may be ordered to follow-up on an established condition, such as hypertension. Because many plans have different benefits available depending upon the reason for

Frequently Asked Questions *continued*

the service, it is possible that they will pay differently on one or more services performed on the same day. Although it may be true that your insurance would have paid differently under a different diagnosis, a diagnosis cannot be changed for the sole purpose of obtaining benefit coverage. The diagnosis must reflect the true reason the service was performed.

If you feel the diagnosis indicated on your claim is incorrect, our staff of experienced, certified coders will review your claim for accuracy and make changes as supported by the medical documentation.

Does Lexington Clinic accept my insurance?

Lexington Clinic is contracted with many local insurances and company networks. Please refer to your benefit or provider booklet for a list of providers available to you and to verify your benefit coverage. Your plan may even provide a level of coverage for providers not listed in your network.

Why must I show my insurance card at every visit?

Insurance companies supply identification cards which are to be presented by the patient for all services. Insurance companies will sometimes update the cards with new information. Even though your coverage may not have changed, sometimes important filing data on the card has changed. The central business office strives to submit claims on your behalf in both a timely and accurate manner. In order to avoid delayed payment and possible non-payment of claims, verification of coverage is required each time you arrive.

Why am I receiving a statement from another laboratory that I have never been to?

Lexington Clinic has an independent lab to process tests ordered by both Lexington Clinic and outside providers. However, as with many labs, there may be some tests that we are not equipped to handle internally. In such cases, the test may be forwarded to another lab for completion. Insurance information will be sent along with the specimen to assist with proper billing of your test.

I handle all the bills in my family; so why can't someone in the central business office talk to me about my spouse's account?

Federal HIPAA laws set forth to protect the confidentiality of patient medical information prohibits Lexington Clinic from disclosing information without the consent of the adult patient. Detailed information can be discussed with a spouse, or other designated person, once proper permission has been obtained. Please contact the central business office to obtain an authorization form.

Frequently Asked Questions *continued*

I have an H.S.A. (or H.R.A.) plan. Do I need to pay when I come in?

Health Savings Account (H.S.A.) and Healthcare Reimbursement Account (H.R.A.) plans generally have higher deductible and out-of-pocket costs. As with any deductible plan, you may be asked to make a pre-payment on services which are expected to apply towards your deductible. You can submit your receipt through your H.S.A./H.R.A. account for reimbursement of eligible expenses. Patients who have been issued H.S.A./H.R.A. debit cards, may be able to use these cards to access funds to cover these pre-payments at the time of payment.

How quickly will my information be updated or my questions answered if I use the Online Bill Pay feature on your website?

Changes you submit will be made to your account within 1-2 business days. Questions about your account will be assigned to an account representative and responded to within 1-2 business days.

Please be sure to provide current contact information in your communication so that we can reach you.

Glossary of Insurance Terms

Allowable: The maximum amount the insurance company will allow on a specific service. For example, if your insurance plan pays 80 percent, then the payment will be 80 percent of the allowable that they have contracted, rather than 80 percent of the charge amount.

Ancillary service: These are services such as lab tests, X-rays and other testing performed by technicians or other providers at the request of your provider. Patients may not actually meet the providers in charge of interpreting their tests. These services are billed separately and in addition to your ordering provider's charge.

ASC: *Ambulatory Surgery Center* – This is a facility in which outpatient procedures may be performed. In addition to the surgeon's fee for the surgery, the ASC will also charge a fee for the facility. May also be referred to as Endoscopy and Surgical Center or ESC.

Benefit: The amount paid by the insurance company towards specified services. Also known as the insurance plan payment, payment amount or paid to provider.

Charge: The total amount billed by your provider for the service rendered. Each service has its own charge amount which is the same regardless of the amount allowed by the insurance.

COB: *Coordination of Benefits* – When another insurance company has paid, the next insurance may lower their payment to coordinate with the first. This avoids overpayments of claims or patients making money from a visit to the doctor.

CPT code: A code that describes the type of service that was performed by the provider. Also known as a procedure code.

Co-insurance: A percentage of the total cost for a provider's service that the patient is responsible for paying as defined by their insurance plan benefits. Co-insurance does not include deductibles, co-payments or non-covered expenses.

Co-payment: This is a specified amount, predetermined by the insurance company that the patient must pay at each visit. Most insurance plans require a co-payment for tests such as labs and X-rays. Co-payments are due at the time of service.

Deductible: The minimum amount determined by the insurance plan that the patient is responsible for paying each year. Patients usually must meet their deductible before the insurance company will pay for services and is in addition to any co-insurance that may be required.

Deposit: An amount that is required to be paid by a patient towards their services in advance. It is often a partial payment since it is impossible to always assess what services or tests will be required before the provider has seen the patient. Any amounts in excess of the deposit amount will be billed to the patient.

Glossary of Insurance Terms *continued*

Disallowed: The amount above the allowed charge. This is the amount that is patient due for non-participating insurance plans and considered the adjustment/discount for participating insurance plans.

Discount: The amount that the provider and the insurance have agreed upon as the maximum allowed amount for the charge and for which the provider has agreed to lower the bill to meet. Discounts are also referred to as provider discounts, contractual adjustments or provider write-offs. When the insurance company and the provider have a contract, these discounts are accepted. These are considered participating insurances.

EOB: *Explanation of Benefits* – The statement provided by the insurance company explaining what charges were processed, how they were processed and how much was paid. Also described as a remittance, explanation of medical benefit (EOMB) or explanation of payment.

HMO: *Health Maintenance Organization* – Insurance plans with strict usage guidelines. Care is coordinated within the network by the PCP, primary care provider. Non-emergency, out-of-network care is usually not covered. Specialist visits and tests usually require special authorization. Patients are required by their plan and their provider to know their own benefits.

H.S.A./H.R.A.: *Healthcare Savings Account or Healthcare Reimbursement Account* – Funds are placed into these accounts by the employer and/or the employee to cover higher deductibles and co-insurances for covered expenses. Funds are available only up to the limit of available funds within the account and may not cover the entire deductible or other out-of-pocket expenses.

Medicare Advantage/Medicare Replacements: Medicare policies that cover Medicare Eligible patients who have elected to have their Medicare benefits paid through a specific commercial insurance carrier such as Humana, United Healthcare, Anthem or other such company.

Medicare supplement: A plan which is purchased by the patient to specifically cover the co-insurance amounts not paid by Medicare. Many supplements will also pay the Medicare deductible and some plans will pay a few of the services not covered by Medicare. However, most services that Medicare does not cover are also not covered by the supplement.

Non-covered service: Indicates a service is not eligible for benefits under your policy.

Non-participating: An insurance company that does not have a contract with the provider. The patient owes all amounts not paid by the plan, including amounts considered to be not “allowed.” Sometimes this is listed as non-covered or provider responsibility, but due to the lack of a contract, the patient is responsible for this amount as well.

Glossary of Insurance Terms *continued*

Participating: When a provider has entered into a contractual arrangement with an insurance plan, they are said to “participate” with that plan. They may be referred to as a “network” or participating provider. This contract states the physician has agreed to accept the insurance company’s allowable and will lower the bill to meet that amount. Providers do not participate in all plans. Some insurance plans offer more than one network of providers. A provider may participate in all, some, or none of an insurance company’s networks. It is very important that patients know if their provider is in their network and participates with their insurance plan. Benefits may be paid differently for network providers compared to non-network. Generally, the patient owes less if they see a provider that their plan has established as participating in their network.

Patient due: The amount due from the patient for deductibles, co-insurance, non-covered services or non-participating disallowances. Also known as patient liability or member responsibility.

PCP: Primary Care Provider – The patient’s family doctor. When designated by an HMO type of insurance plan, this will be the only provider who can treat or refer the patient for tests or specialist care. Generally, PCP providers will practice in an Internal Medicine, Family Medicine, General Practice or Pediatrics department.

Pending: The term pending is used to describe services that have been billed to the insurance carrier, but the provider has not yet received a response or payment.

PIP: Personal Injury Protection – The benefit paid under your automobile insurance policy for your covered medical services due to an accident.

PPO: Preferred Provider Organization – A type of insurance plan that covers both network and non-network services. These plans usually encourage in-network visits by discounting these services. Patients will owe less if they see a network provider compared to a non-network provider. This type of plan may also have special authorization requirements for specific types of care. This plan and the provider require that the patient’s know and abide by these requirements in order to obtain maximum coverage.

Pre-Existing: This refers to a clause within many insurance policies that does not allow payment of claims for specific illnesses which were present prior to the effective date of the plan. Such a clause generally expires within 6-12 months after enrollment in the plan. This means that such services incurred after the clause has expired may later be covered. The patient will owe for any services denied as pre-existing.

Pre-Payment: An amount, required from patients who have insurance, that will be applied towards estimated out-of-pocket expenses such as deductibles, co-insurance or non-covered services. Pre-payments are due at the time of service. Any amounts that are the patient’s responsibility in excess of the prepayment will be billed to the patient after the insurance has processed the claim(s).

Glossary of Insurance Terms *continued*

Provider: Any doctor, healthcare professional or facility can commonly be referred to as a healthcare provider.

Specialist: A doctor or healthcare professional, other than a PCP, with an area of expertise outside of pediatrics, family medicine or internal medicine.

Subscriber: The primary member or “holder” of an insurance plan. If the insurance is provided through an employer, the subscriber will be the enrolled employee.

UCR: Usual and Customary Rate – Also known as the allowable amount. This is the amount that the insurance has determined to be their maximum allowable for the charge. Generally, any amounts above the UCR are due from the patient as the provider has not agreed to accept the insurance fees.



Lexington Clinic

Lexington Clinic Business Office
859.258.6200

Visit LexingtonClinic.com for information about
Lexington Clinic physicians, services, locations and maps.