

## PATIENT PAYMENT POLICIES

## **INSURANCE COPAYS:**

Insurance copays are expected at the time of service. CHCFC will bill copays if not paid at time of service. Payment in full is expected within 30 days of receipt of the statement. If the patient has missed three consecutive copays, the patient will receive a letter from the Billing Manager stating that the patient must pay their next appointment copay and an amount on their back due copays or they must contact the business office for payment arrangements on any outstanding balance. If balances are not paid within 90 days of date of service and the patient has not made any payment agreements, the patient's account will be sent to a collection agency for collections.

## PATIENT BALANCES AFTER INSURANCES:

If a patient has a balance due after billing the insurance company, the patient will receive a statement showing the amount due. Payment in full is expected within 30 days of receipt of the statement. Patients will receive a monthly statement until the account is paid in full. If balances are not paid within 90 days of date of service and the patient has not made any payment agreements, the patient's account will be sent to a collection agency for collections.

## **FINANCIAL ASSISTANCE:**

It is the policy of CHCFC to offer payment plans to patients that are not able to pay their bills for services provided by CHCFC within 90 days from the date of service. Patients should contact the billing office at 413-325-8500 ext 150 to apply for a payment plan. The patient will be responsible for making payment arrangements as agreed to in the signed payment plan.

If you do not have insurance, please contact our outreach and enrollment department to apply for coverage. If coverage cannot be obtained through the state's enrollment system for reasons other than nonpayment of the premium, you may be eligible for a sliding fee scale based on your annual income. Annual income must be verified by CHCFC staff. Please let us know if you have any questions or feedback about our sliding fee discount schedule.

**Orange Medical & Dental**