



nura®
Precision Pain Management



CREDIT POLICY STATEMENT

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This notice describes our billing and payment policies for services rendered. **Please review it carefully.**

POLICY

We recognize that our patients are individuals with differing needs and concerns. As such, we will communicate in a positive, timely, forthright, and non-threatening way. We will be sensitive and responsive to a patient's health and financial needs via the exchange of information among all medical and credit professionals and strive to comply with all existing HIPAA and Medicare guidelines. Our business office will make decisions using current policies for guidance. Patients who work with our business office and establish a reasonable payment plan will not be turned away.

The following value statements have been developed to define Nura PLLC Business Office standards.

- Nura follows fair billing policies and expects to collect amounts owed from all patients at the conclusion of a healthcare claim being processed by insurance. Monthly statements will be sent on these balances for a limited time. If payment is not received or arrangements made that are acceptable, the account could be transferred to an outside agency for further collection efforts. Nura treats all patients with respect and will apply billing procedures equally. In a non-emergency situation, if an inability or unwillingness to pay has been established, we will ensure and facilitate proper referral to an alternative provider unless it is more appropriate to continue care within our facilities.
- We will be flexible, creative, and respectful when counseling patients in fulfilling their financial obligations. We expect the staff to establish a productive relationship with an attitude of "I am here to help." We believe that successful collections will result from this style.
- We will inform the patient of our policies and make every attempt to verify that the patient understands them. We will keep the patient apprised of their financial status, and we will communicate in a respectful manner our expectation that they will fulfill their financial obligation.
- We recognize the patient's responsibility to:
 - Fulfill financial obligations in a timely manner.
 - Keep Nura informed of an inability to meet financial obligations.
 - Participate in defining solutions that will result in fulfilling financial obligations.

Commitment to and implementation of the above should result in a positive and enduring relationship with our patients.

However, Nura recognizes that in situations such as violent, threatening, or disruptive behavior, Nura may elect to terminate the relationship with the patient.

STATEMENTS OF POLICY

Nura requires a picture ID to protect our patients for billing purposes. If a driver's license or other photo ID is unavailable, a photo will be taken at check-in time.

In addition, Nura will collect outstanding patient balances that are owed after insurance processes a claim. Patients seeking treatment without insurance or who have agreed to pay for services not covered by their insurance will be asked to pay before the service is rendered. For patients unable to pay for outstanding medical services, Nura will assist in identifying options for patients, such as government programs or discounts that might be available from product suppliers used at Nura.

Collection agencies may be used after all reasonable payment options have been exhausted. Collection agencies may help resolve accounts where patients have ignored attempts to work out a payment schedule, are uncooperative, or have not kept up with agreed payment plans. Collection agencies will uphold the confidentiality and dignity of our patients. When handling protected health information, our collection agency will comply with all applicable laws, including HIPAA regulations. Actions that Nura may take or authorize our collection agency to obtain payment for services rendered:

- Placing a patient's account with a collection agency could occur if Nura cannot make reasonable payment arrangements with a patient.
- Before placing an account with a collection agency, Nura will review the account to ensure reasonable efforts were made to satisfy the debt. Reasonable efforts are considered:
 - Billing statements to patients
 - Requests to speak with patients at check-in

PATIENT FINANCIAL EXPECTATIONS

- Nura will bill non-contracted insurance companies and seek payment for any unpaid patient balances.
- Copays will be collected at the time of service.
- Payment-in-full is due 30 days from the initial statement date unless arrangements have been made with our business office.
- New patients without insurance will be asked to pay \$334 before receiving service.
- Existing patients seeking office visits without insurance will be asked to pay \$220 before service.
- Nura will assist where possible; however, patients are responsible for understanding their insurance coverage and providing the needed documentation to aid in the insurance collection process.
- Patients may be required to pay estimated pre-service fees for future services that insurance may not cover. If a service is not covered by insurance but a patient chooses to proceed, a patient will be requested to sign a waiver before a non-covered service is rendered.
- Patients are responsible for paying any balance not covered by their insurance company.
- Nura does not accept responsibility for collecting or negotiating insurance settlements with non-contracted payers or insurance companies that Nura does not participate with or contracts with.
- Nura will only accept the "allowed charge" from a contracted payer.
- If a patient owes for previous care and/or has previous bad debt, Nura may request that arrangements are made to resolve any outstanding balance.

METHOD OF PAYMENT

Acceptable methods of payment will include:

1. Cash
2. Credit card (Mastercard, Visa, American Express, & Discover)
3. Personal check
4. Money order
5. Traveler's check
6. Endorsed insurance check

Unacceptable methods of payment are:

1. Personal third-party check
2. Payroll check

INTRATHECAL PAIN PUMP GUIDELINES

Patients who "No-Show" for pump fill appointments may be required to pay a \$500 deposit after two no-show appointments where a syringe was prepared but had to be disposed of. The \$500 deposit will be retained and applied to future appointments unless the patient has insurance coverage preventing Nura from collecting and retaining prepayments.

REFUNDS

- Patient refunds will be issued for amounts of \$4.50 and greater.
- Credit balances under \$4.50 will remain on an account to apply to future services unless the patient has requested a refund or if the credit balance is due to Medicare or Medical Assistance, resulting in a refund for any credit balance regardless of dollar amount.
- Patient requests for refunds of less than \$1.00 will not be issued (unless Medicare or Medical Assistance).
- Insurance company refunds will be issued for all amounts \$5.00 and greater.

BILLING ERRORS/DISPUTED SERVICES OR CHARGES

Nura will follow the federal Truth-in-Lending Act's requirements for billing errors.

Business office staff or a patient advocate will respond to a patient disputing charges on their account within ten working days, document feedback, and forward it to the Nura VP of Business Services for resolution.

- A. If a patient disputes a charge, we will suspend collection efforts while we investigate the issue and make any corrections if an error did occur.
- B. Disputes will be researched, and if any errors occurred or refunds are necessary, refunds will be issued within 30 days after completing the review.
- C. When a review has been completed, we will notify the patient what was determined and explain if any errors occurred or if the charges are considered appropriate and the bill will not be modified.
- D. If a patient still disputes the resolution, they will be informed they can seek an attorney or contact Minnesota's Attorney General's office.