Thank you for choosing Mountain Midwifery Center (MMC) as your health care provider. In order to focus our time with you on your health, we ask for your careful review of this policy. If you have any concerns or questions please speak with our Billing Manager.

**For ALL Clients:** We do our best to clarify fees upfront, but please do not expect your midwife or nurse to know the specific prices of labs, services and products. Please ask our billing team or front desk about fees for any services or products. Midwives and nurses also cannot guarantee coverage of any service by third party payers (like health insurance).

**Clients using insurance:** If we are an in-network provider, prices are determined by contract. If we are an out-of-network provider we may not accept your insurer’s price. The difference is the client’s responsibility. Feel free to ask up-front regarding our intentions regarding your insurance. It is not MMC’s responsibility to know if every service we provide is covered or not. If you have any coverage concerns please contact your plan administrator. For all insurance clients, please remember that insurance is an agreement between you and your insurance company. Ultimately you (not your insurance company) are financially responsible for your care. If your insurance does cover care at MMC, you are still likely to have some fees or portion of the fees that are yours to pay. Client responsibility is sum of co-pays, uncovered fees, unmet deductible and co-insurance.

*Uncovered Fees:* Fees for some of your required care may not be covered by your insurance company. If this care is legitimate care we will do our best to notify the patient up-front of the additional cost.

*Unmet Deductible:* Most insurance plans require a deductible to be met before the insurance payments begin.

*Co-pay:* This portion of the price is client responsibility and often excluded from the deductible.

*Co-Insurance:* After your deductible is met, your insurance company may not cover 100 percent of your care. The percent that is not covered is your co-insurance.

**Labs:** Most lab tests are sent to outside firms with separate pricing and billing. MMC does bill for a lab draw.

*Insured clients:* MMC cannot guarantee coverage, but will work with your plan to justify coverage.

*Self-pay clients:* Lab fees are required to be paid by you. The estimated amount may differ from the actual amount after processing by the third party lab. Clients who find this policy a hardship may take a requisition form directly to the commercial lab, although this alternative often results in dramatically increased prices.

**Missed Appointments:** Please call ahead if you are running late or need to miss an appointment. If we do not hear from you and you miss an appointment we may charge a $25 fee. Please do not abuse this policy as it will result in rushed appointments for you and your baby.

**Responsibility:** You are ultimately responsible for knowing what your insurance plan covers and if we are in-network for your plan. In the event your insurance company does not pay your claims, you will be responsible for payment. We will do our best to help you with any disputes you may have with your insurance company.

**NSF:** Any checks or credit card charges returned by your bank will be subject to a $25 NSF fee.
**Collections:** In the event your account is sent to an outside collections agency, a $30 collections fee will be added and any courtesy discounts will be reversed.

Disputes: We prefer to resolve all billing questions directly with our clients. If a venue becomes necessary for 3rd party involvement, we require the venue location to be within Arapahoe County. Also, any fee remittance delayed 60 days or more may be charged at the highest legal interest rate. Any attorney fees or court costs will be the responsibility of the client.

**SPECIFIC THIRD PARTY POLICIES**

**Savings plans:** Federally-regulated savings plans (FSA, HRA, HSA) can be used for MMC services but not equally, Clients should not use FSA and HRA plans for payments 30 days or more before a service. MMC only recognizes and offsets upfront payment requests for HRA balances held with a contracted third party / insurer.

**Tricare:** Maternity and most other services require prior authorization with Tricare. It is our shared responsibility to ensure your authorization is current and valid. Any lapse in coverage resulting in a denial or revocation of an authorization request may result in significant increases to your financial responsibility, in some cases exceeding $4600 for birth at MMC. Please be diligent to check your coverage and authorization status.

**Health Co-ops:** Healthcare cooperatives (such as Medi-Share) can be very slow to process claims and may not honor our contracts or pricing. For these plans we ask for payment upfront for all services. After the service is provided MMC will provide invoices and claim forms (by mail) for the client to bill the co-op directly.

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**Client printed name**  **Signature**  **Date**

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**Other responsible party printed name**  **Signature**  **Date**