

Masonboro Family Medicine

Financial Agreement/ Policy

Masonboro Family Medicine must have a current insurance card to file your insurance. Without a current insurance card, you the patient will be responsible for payment for the current day's service. All copays are due at time of service. Copays are a contracted amount between you and your insurance company. MFM files your insurance as a courtesy, if MFM is unable to receive payment from your insurance company the payment becomes your responsibility. It is important that all information to be current with MFM and your insurance company.

High Deductible Plans with HSA Card

If you have a high deductible health plan, you will be responsible for the allowed amount at each office visit until you reach your deductible. If you have questions concerning the payment, please ask to speak with our Billing Office.

Flex spending Cards/FSA

If you have a flex spending card, you may use this card to pay for your copays and any payments at MFM.

Medicare

Medicare patients after your yearly deductible is met, you are responsible for 20% of the allowed amount at each visit. If there is an issue, please ask to speak with our Billing Office.

Secondary Insurance

MFM will file any secondary insurance as a courtesy.

BLUE VALUE INSURANCE

MFM is not a participating provider with this insurance plan. If you have this plan you will be responsible for the allowed amount for the current day of service. If you have questions concerning payment, please ask to speak with our Billing Office.

Obama Care/National Healthcare Plan

If your premiums are not current, you will be responsible for current day of service charges.

Billing/ Payment

After you receive a bill from MFM, you have 10 days to make a payment. Payment may be made by credit card, mail or over the phone. MFM will send three statements to you, after the third statement the collections process will start on the account. If you are having difficulty paying your bill, please call the Billing Office staff to make arrangements. It is our goal to work with you but without communication we cannot assist you.

Collection Process

MFM collection process includes the following:

- 1 reminder letter
- Phone calls
- 10 day letter for collections

If there is no response concerning you your account will be turned over to collections due to nonpayment. This also will disengage you from the practice. All payments will need to be made to the collection agency after this time. A certified letter will made to the address on file to notify you of the new status of your account. This not the goal of MFM.

MFM does not participate with Medicaid at this time.