

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.

Cigna/Novant employees Only

As of June 1 ,2002 Novant has decided not to add any new Primary care practices to their Preferred Novant Provider Group. We do participate with Cigna and can continue to see you as a patient. We are in network for Cigna. Physicals are covered at 100% and office visits will only be subject to the allowed amount per contract with Cigna. Currently we will collect \$50 at visits and this will be applied to your visit for that date of service.

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.

Medicaid

We do not take any new Medicaid currently.

Billing/ Payment

After you receive a bill from MFM/Raleigh Durham Medical Group, you have 10 days to make a payment. Payment may be made by credit card, mail or over the phone. The statements provide all the information to pay or discuss your bill. Our website also offers the ability to pay your current bill. If you are having difficulty paying your bill, please call the Billing Office staff to make arrangements immediately. It is our goal to work with you but without communication we cannot assist you.

Collection Process

MFM/Raleigh Durham Medical Group will only attempt 3 times to collect a debt before it is turned over to collections.