



Life Long Care of New London Financial Policy

You will be asked to provide your insurance card(s) at every visit. This is to ensure that the information we have is correct, and that your plan is current and one in which we participate. Out of date cards with incorrect information or the wrong insurance cards can cause unnecessary delays in the payment of your claim and the balance may ultimately become your full financial responsibility.

All office co-pays are to be paid at the time of service. This is an insurance company policy. We accept cash, check or credit cards. You may also be asked to leave a card on file to be used at future visits.

We will submit insurance claims for our patients. However, the agreement of the insurance carrier to pay for medical care is a contract between you and the carrier. You should direct any questions and/or complaints regarding coverage to your insurance carrier, your employer (if in a group plan), or to your agent.

Insurances vary in their coverage, and it is the patient's responsibility to understand his/her medical benefits. Patients are responsible for any co-insurance, deductibles, and any other non-covered billable services. We do bill third parties such as secondary insurance, Workman's Compensation, Life Insurance, Disability Insurance, Accident Insurance, attorneys, etc. as a courtesy to our patients. Motor vehicle claims must be paid at time of visit. We will provide statements as proof of payment for patients to pursue reimbursement from the third-party payer. Self-payment for services is expected at time of service and is discounted if paid the same day.

Payments

Balances are due upon receipt of statement. Bills for deductibles, co-insurance, and non-covered services will be issued after the insurance carrier pays its portion of the bill. In addition to paying online through the portal or mail, credit card information may also be called to office during normal business hours. You may also opt to keep credit card on file.

Annual Physical

During an annual physical exam with your primary care provider, many services are included and covered by your insurance. Occasionally during the course of your visit, new or urgent issues may be diagnosed or treated. Since these services are not typically included in a preventive visit, we may bill them as a separate, problem focused service on your preventive visit. In some cases, your insurance carrier may require that your co-insurance or deductible be applied.



Types of services that are covered under your annual physical exam include:

- Update of your medical history
- Assessment of your stable pre-existing conditions
- Discussion of appropriate screenings
- Review of visits with other providers, including specialists

Charges may apply if at your annual visit you:

- Discuss a new medical issue such as illness, rash, infection which would typically be treated during an acute visit
- Discover a new condition which requires further testing or a referral to a specialist
- Discuss your chronic conditions such as diabetes, hypertension or high cholesterol which require new testing, medication changes or a follow up visit

In instances like these your bill will show charges for services not typically included in a preventive visit. If you have questions or concerns, please contact Tonjia at 603-526-4144 during normal business hours.

Medicare does not cover an annual physical exam.

Insurance Filing and the Law

Federal laws addressing all insurance companies require that we submit claims to insurance company accurately, reporting the exact services performed and the exact reason for performing them. We are not allowed to change this information just so an insurance company will pay the claim. If you feel there was an inaccurate representation of your claim, please contact the office.

Nurse Visits

Your insurance company likely considers nursing visits the same way they do an office visit with your provider, making you responsible for deductibles, co-pays, and co-insurance.

No Show Policy

We ask that appointments are canceled more than 24hour in advance of appointment time. If you are unable to make your appointment or cancel within 24hours, you will be charged a no-show fee of \$50. If cancelling from an automated phone call, please follow the prompt to the end to confirm cancelation.



Life Long Care
of New London, PLLC

Financial Policies