



Office Policies and Insurance

Our goal is to provide our patients with exceptional care. It is important that you have a clear understanding of our payment guidelines.

Midlands Clinic will file insurance claims as a courtesy for any non-cosmetic services we provide. Please provide us a copy of your current medical insurance card prior to your visit. This may be done at time of pre-registration which is sent to the patient by text up to 5 days before your scheduled appointment. You may also email a copy of the front and back of your card to insurance@midlandsclinic.com. Please also remember that your insurance contract is between you, your employer and the insurance company. Therefore, it is your responsibility to know your insurance coverage and which services are covered in your contract. Midlands Clinic cannot guarantee payment of your claim. If your insurance does not pay, you will be responsible for your financial obligation to your doctor at Midlands Clinic.

What You Need To Know:

1. We accept cash, personal checks, as well as Visa, MasterCard, American Express, Discover and Care Credit.
2. Payment is due at the time service is rendered. Our clinic will collect co-pays or a \$75 pre-payment for office visits of patients who have not yet met their deductible through cash, Visa, or Discover payment methods.
3. Self-pay patients must pay a \$75 pre-payment charge at the time of service.
4. Patients needing a surgical procedure will be given a quote and pre-payment will be required when scheduling your surgery. This quote is our best estimate based upon your insurance benefits and what your out-of-pocket costs may be, it is not a guarantee of total charges. Additional charges may be added based upon your individual procedure requirements.
5. If there is a balance on your account after your insurance has paid, you will receive a bill from us within 10 days. After 60 days, if your account is past due, it will be sent to in-office collections for review. If it is still past due after 90 days, it will be referred to an outside collection agency. You will be asked to make payment arrangements prior to scheduling another appointment at Midlands Clinic.
6. If a patient has a delinquent account our clinic may deny scheduling your appointment. An account is considered delinquent if you have a past due balance over \$250 and a payment plan is not in place; or if your account has been transferred to a collections agency.

Options If You Cannot Pay Your Bill In Full:

1. We can set up a payment plan for you or offer financing options through Care Credit.
2. You may qualify for financial hardship if:
 - a. You've exhausted all insurance options
 - b. Meet other criteria for financial assistance

Our Patient Account Representatives Can Help You:

- Understand your bills
- Review how the billing and collections process works
- Explore payment options to resolve your account
- Apply for financial hardship

Cancellations:

We require 24-hours-notice in canceling an appointment. For patients who have missed three or more appointments, Midlands Clinic reserves the right to dismiss that patient.

Contact Us:

For more information, call to speak with a Midlands Clinic Patient Account Representative by calling: 605-217-5500, then press 5.