

Practice Financial Policy

Updated July 25, 2025

Thank you for choosing Haven Headache & Migraine Center as your healthcare provider. We are committed to building a successful physician-patient relationship, and the success of your medical treatment and care. Your understanding of our Practice Financial Policy and payment for services are important parts of this relationship. For your convenience, this document discusses a few commonly asked financial policy questions.

Credit Card on File Policy

Haven Headache & Migraine Center is committed to reducing waste and inefficiency and making our billing process as simple and easy as possible.

We require that you provide a credit card on file with our office. We run our payments through our HIPAA-compliant, secure practice management software.

Prior to your appointment, we will ask for your card details. Your payment information is stored on secure servers for future transactions. Office personnel will not have access to your card. For your protection, only the last 4 digits of your card will show in our system.

The credit card on file will be used to pay account balances after insurance adjudication. Once your insurance company has processed your claims, they will send an Explanation of Benefits (EOB) to both you and our office, showing your total patient responsibility.

You typically receive the EOB before we do, so if you disagree with the patient responsibility amount owed, it is your responsibility to contact your insurance carrier immediately.

Notes: During the time you leave a credit card on file, if it expires or otherwise becomes uncollectable, we will expect you to promptly provide a new means of payment. Credits on your account after your insurance claim has been adjusted will be returned to the credit card on file.

Ultimately, you are responsible for knowing what services are covered, how often, and how much of the cost is your responsibility. You will be responsible for any portion of services that your insurance does not cover.

When are payments due?

All copayments, deductibles, patient responsibility amounts, and past-due balances are due at the time of check-in unless previous arrangements have been made with our billing coordinator. If bills have been unpaid, Haven reserves the right to cancel your visit until payment is received.

How may I pay?

We accept payment via VISA, MasterCard, American Express, and Discover. We will only accept post-dated checks when they are provided within an approved payment plan.

Do I need a referral or pre-authorization? (HMOs and POS plans)

If your insurance plan requires a referral authorization from your primary care physician or a pre-authorization from your insurance, you will need to contact your primary care physician or insurance company to be sure it has been obtained. We will reschedule if we have yet to receive authorization before your appointment. Failure to obtain the referral or preauthorization may result in a lower or no payment from the insurance company, and the balance will become the patient's responsibility.

Will you bill my insurance?

Insurance is a contract between you and your insurance company. In most cases, we are not a party to this contract. We will bill your primary insurance company on your behalf as a courtesy to you. To properly bill your insurance company, we require that you disclose all insurance information, including primary and secondary insurance, as well as any change of insurance information.

It is your responsibility to notify our office promptly of any patient information changes (ie, address, name, insurance information) to facilitate appropriate billing for the services rendered to you. Failure to

provide complete and accurate insurance information may result in the entire bill being categorized as a patient's responsibility.

Although we may estimate what your insurance company may pay, it is the insurance company that makes the final determination of your eligibility and benefits. If your insurance company is not contracted with us, you agree to pay any portion of the charges not covered by insurance, including but not limited to those charges above the usual and customary allowance. If we are out of network for your insurance company and your insurance pays you directly, you are responsible for payment and agree to forward the payment to us immediately.

Which plans do you contract with?

Haven Headache & Migraine Center accepts most major insurance plans. However, with the frequent changes that happen in the insurance marketplace, it is a good idea for you to contact your insurance company prior to your appointment and verify if we are a participating provider as per your plan.

What if my plan does not contract with you?

If we are not a provider under your insurance plan, you will be responsible for payment in full at the time of service. As a courtesy, however, we will file your initial insurance claim, and if not paid within 45 days, you will be responsible for the total bill. After your insurance company has processed your claims, any amount remaining as a credit balance will be refunded to you.

What is my financial responsibility for services?

It is your responsibility to verify that the physicians and the practice where you are seeking treatment are listed as authorized providers under your insurance plan. Your employer or insurance company should be able to provide a current provider listing

What if I don't have insurance?

Self-pay accounts are used for patients without insurance coverage, patients covered by insurance plans which the office does not accept, or patients without an insurance card on file with us. Liability cases will also be considered self-pay accounts. We do not accept attorney letters or contingency

payments. It is always the patient's responsibility to know if our office is participating in their plan. If there is a discrepancy with our information, the patient will be considered self-pay unless otherwise proven. Self-pay patients will be required to pay in full for services rendered to them and will be asked to make payment arrangements prior to services being rendered. Emergency services provided to self-pay patients will be billed to the patient.

At the sole discretion of the practice, extended payment arrangements may be made for patients. Please speak with our practice manager to discuss a mutually agreeable payment plan. It is never our intention to cause hardship to our patients, only to provide them with the best care possible and reasonable costs.

I received a bill even though I have secondary insurance.

Having secondary insurance does not necessarily mean that your services are 100% covered. Secondary insurance policies typically pay according to a coordination of benefits with the primary insurance.

What if I have billing or insurance questions?

Haven Headache & Migraine Center is supported by a staff of dedicated professionals. Our office staff can assist with most financial questions and help relieve the patient/caregiver of burdensome paperwork. Please ask if you have any questions about our fees, our policies, or your responsibilities.

Do you bill workers' compensation?

We currently do not bill workers compensation claims.

Do you bill other third parties?

We do not bill third parties for services rendered to you. Our relationship is with you and not with the third-party liability insurer or policy carrier (eg, auto or homeowner). It is your responsibility to seek reimbursement from them. However, at your request, we will submit a claim to your primary health insurance carrier. You will be asked to pay in full for the services we provide you. All formalities required

by your insurer and the third party should be promptly completed by you. If we receive a denial of your claim, you will be responsible for payment in full.

What if my insurance pays late?

As a courtesy to you, we bill your insurance company for services on your behalf. If any insurance company fails to process payment for services within 45 days from the date of the claim submission, the total balance will be determined to be the patient's responsibility.

Will I receive statements or bills?

It is our office policy that all accounts with pending balances be sent two statements, each one month apart. If payment is not made on the account, a single phone call will be made to try and make payment arrangements. Accounts with unpaid balances for 90 calendar days or more will be sent to an external collection agency or attorney for collection. Unpaid bills can also lead to possible discharge from the practice.

In the event an account is turned over for collections, the person financially responsible for the account will be responsible for the collections costs, including attorney fees and court costs.

Regardless of any personal arrangements that a patient might have outside of our office, if you are 18 years old or older and receiving treatment, you are ultimately responsible for payment of the service. Our office will not bill any other personal party.

Do you refer unpaid bills to collection agencies?

If a patient cannot pay the balance on their account according to the financial policy, they will be referred to an outside collection agency or an attorney for further action.

What if my child needs to see a physician?

A parent or legal guardian must accompany patients who are minors on the patient's first visit. This accompanying adult is responsible for payment of the account, according to the policy outlined on the previous pages.

Do you charge a penalty for returned payments?

Any charges incurred by the practice collecting balances owed to us during the collection process may be charged to the patient. Returned checks, credit card chargebacks, or returned payments will attract a minimum \$35 penalty in addition to the balance owed.

Can you waive my copay?

We cannot waive deductibles, coinsurances, or copays that are required by your insurance. This is a violation of insurance rules.

I have a hardship. How can you help me?

Some patients may accrue large balances for services provided. At the sole discretion of the practice leadership, we will work with you to set up a mutually feasible payment plan. In some cases, if the minimum payment due cannot be paid, we will need proof of financial hardship. We may be forced to pursue collections of balances in the absence of tangible proof of hardship.

Do you charge for accommodation letters or for completing forms?

Haven provides accommodation letters for the workplace or school at no charge. Please allow 5 - 7 business days for your request.

Haven does not complete disability or FMLA forms, as these documents are handled by primary care providers. We will send your visit notes to any other provider for free.

Haven will complete other requested supplemental insurance forms on a case-by-case basis. However, these forms require time away from patient care and day-to-day business operations. As such, a prepayment of \$50.00 per form, with an additional \$25 per page, beyond the first page, is required.

Letters and/or doctor notes (missed work), jury duty, or travel/event insurance products require a prepayment of \$50.00 per form, with an additional \$25 per page, beyond the first page.

Please understand that to complete forms, your medical record must be reviewed, forms completed and signed by the physician, and copied into your medical record. Some of these forms can be quite complicated and tedious to fill out. Please allow 5 business days for this process.

Do you charge for copies of medical records?

Patients requesting copies of their medical records will not be charged a fee.

Attorneys and Insurance companies requesting medical records will be charged a \$15 fee plus postage and these fees:

- \$0.25 per page – under 100 pages
- \$0.10 per page – over 100 pages
- \$15 for an itemized bill

Expedited requests will be charged a special handling fee.

Records requested via electronic means can be sent via fax or email for a flat \$15 fee.

Agreeing to this policy

I have read, understand, and agree to the above Financial Policy. I understand my financial responsibility to make payments for services provided to me and the courtesy extended by Haven Headache & Migraine Center to simplify insurance reimbursement for the services provided to me. I acknowledge that these policies do not obligate Haven Headache & Migraine Center to extend credit to me for services provided.