

Payment and Billing Procedures

Rocky Mountain Urgent Care accepts most commercial insurance plans. When you present for services and have insurance, you will be responsible for your Urgent Care co-pay. If Urgent Care co-pay is not listed on your card, our policy is to collect a \$50 payment to be used towards any co-pays, coinsurances, or deductibles you may have. We then bill your insurance for the visit, and if there are any charges not covered by your insurance, these become your responsibility and you will receive a statement for those charges.

If, after the insurance company processes the claim, it is found that the \$50 payment was an overcharge, we will issue an immediate credit to your account, and a refund if requested.

We encourage all of our patients to contact their insurance company prior to treatment to make sure that the visit will be covered at our facility. Although we participate with many insurance plans, some insurers may prefer that the patient be seen at another facility. It is the patients's responsibility to know their own insurance benefits.

Because each patient requires different services, we cannot guarantee the total amount of charges prior to treatment. Traditionally, the minimum charge for an initial visit has been \$327.00. During the visit, further tests or procedures could be required and these would be at additional charges.

RMUC charges two different types of fees: a facility fee and the fees for the professional services received. Our professional provider fees vary based on which services are performed. Our facility fee charge is \$165. We charge a facility fee because our services are available 365 days a year; because we offer extended hours (to 8 p.m. at most of our facilities and to 10 p.m. at some of our facilities); because patients are seen without an appointment; and because we must provide the staffing and equipment to accommodate a higher level of care than what is provided at a primary care provider's office. Hospital emergency departments and urgent care facilities customarily charge the facility fee.

Many commercial health insurers cover the facility fee. However, not all insurance plans consider the facility fee to be a covered benefit. Like any other non-covered service, patients are financially responsible for the facility fee up to our contractual agreement (if any) with the insurer.

Many of our patients do not have medical insurance, and we realize that urgent care visits are expensive. Our charges are more than a primary care office, but substantially less than the emergency room. RMUC does offer significant discounts to patients without medical insurance. **ANY** patient, who chooses to settle their payment at the time of service, will pay the substantially discounted rate of \$90.00. This discounted rate includes the facility fee. It *does not* include medications, x-rays, outside laboratory services, additional services rendered, or diagnostic tests. This discount is called our "Pay Today" option. Patients without health insurance must choose the "Pay Today" plan.

The Pay Today charge of \$90.00 is collected at check-in. If x-rays, supplies, medications, or other procedures are required (or ordered), these services are at additional costs for which the patient will be responsible at the end of the visit. If you are unable to pay for your additional charges upon discharge, a \$50 billing fee will be assessed to any unpaid balances.

As you know, our physicians cannot "guess" what could be causing a patient's ailment, but rely on a physical examination and the results from tests to arrive at a diagnosis and course of treatment. We perform a few laboratory tests at our facilities (urinalysis; urine pregnancy; and rapid strep, influenza, RSV, and mononucleosis) these laboratory services are not included in the \$90.00 discounted fee. Some tests may need to be sent to an outside laboratory. You are responsible for the costs of these tests, and you will receive a separate bill from the outside laboratory. Centura Health bills X-ray services received at our Aurora office separately and Twin Peaks Radiology bills X-ray services received at our Longmont office separately.

By choosing our Pay Today option, you are indicating that you do not have health insurance coverage that you wish to use for your visit. RMUC will not be able to submit any claims for reimbursement to you by any commercial insurance carrier.

By signing below, I agree that I have read and understand the above information, and that I was given the opportunity to ask questions for further clarification.

Patient Name: _____

Patient or Guardian Signature: _____

Date: _____