



FINANCIAL POLICY AGREEMENT

CNY Family Care is pleased you have chosen our practice for your medical care. Please read our financial policies below.

CNY Family Care participates with multiple insurance companies for the benefit of our patients. Our priority is the relationship we have with the patient. Regardless of an insurance company's financial determination, authorization or approval, our Physicians, Nurse Practitioners, and Physician Assistants will always do what is clinically appropriate. Because there are numerous insurance companies with multiple plans and products it is the patient's responsibility to be familiar with the benefits/coverage, requirements for prior-authorizations and referrals, and other plan specific requirements of their health insurance plan. Any questions regarding coverage and/or payments of claims should be addressed directly to your insurance company. If at any time you need help, we would be glad to assist you. We encourage our patients to take the initiative with their health insurance carrier to avoid any surprises or misconceptions about coverage and / or reimbursement.

Method of Payments

Please be prepared to present your insurance card to the receptionist at each visit to the practice. Presentation of your insurance card is your access to the benefits provided by your health insurance plan. It is your method of payment.

Because of authorization and referral requirements, CNY Family Care does not provide a self-pay option for patients that have insurance with which we do not participate. Unfortunately, those patients will have to seek care elsewhere.

For self-pay patients, we accept cash, checks, Master Card, Visa, Discover and American Express. We reserve the right to charge \$20.00 in the event of a returned check. A receipt will be given to all patients who have made a payment.

New Patients

We require that all new patients participate in the new patient onboarding process with CNY Family Care. This involves establishing a portal account, completing medical history, and then scheduling your appointment. PLEASE NOTE: In most cases, we do not conduct a Physical exam or Preventive Visit on the first appointment for new patients. This may be determined by the physician at the time of the visit and the decision involves the patients age, health status, etc. **If you wish to have a preventative visit, please indicate this when scheduling your appointment.**

New patients must present at least one source of acceptable picture ID. We photograph all patients of the practice to assist in protecting patient identity.

Self-Pay Patients

Since we are extending credit for a portion of your bill, self-pay patients are required to complete and sign a self-pay agreement.

Payment for self-pay services requires a \$100.00 deposit upon checking in. The deposit is required because at that point, we do not know what services will be provided during the visit. After the visit, we will send a statement for the remaining balance. A 15% discount will be applied to your remaining statement balance if you pay your balance in full (please call the billing office to get the amount of this discount). If you are setting up a payment plan this discount does not apply.

In some instances, patients may choose not to bill their insurance for services provided (for privacy purposes). If you choose not to bill your insurance, you will be required to sign an acknowledgement of self-pay status at

each visit. In addition, patients are responsible to inform us if they do not wish to bill their insurance for services, at each visit applicable.

Insurance Changes

It is your responsibility to inform our staff of all insurance changes. If you have changed insurances, you must provide a copy of your new card. Failure to disclose this information may result in a billing to you.

Loss of Insurance Coverage

Please notify us right away if for some reason you lose your insurance. We can assist by setting up payment plans, and we will collaborate with you if you keep us informed.

Co-Payments

Co-payments will be collected at the time of service. Sometimes more than one co-payment may apply. We will bill you for any other co-payment that is due.

Charges Incurred Outside of our Office

Ancillary testing is available in our building and may be performed at the time of your visit with CNY Family Care. If your visit includes any radiology testing, lab tests, biopsies, pap smears, cultures or any professional services that are performed by another practice or entity, the performing entity (CNY Diagnostic Imaging for example) will have their own billing policies. They will bill you separately from CNY Family Care. Please address any billing issues related to those other entities directly to them.

Workers Compensation

CNY Family Care no longer accepts Workers Compensation - CNY Family Care has disenrolled from NYS workers compensation and we are unable to treat patients for work-related injuries. (Effective 1/1/22)

It is the patient's responsibility to report work related injuries to our staff at the earliest possible opportunity. Because CNY Family Care has disenrolled from the NYS workers compensation program we are unable to bill for or send referrals for work related claims. Failure to report the status of a work-related injury will result in delays in, adjudication of referrals, procedures, and payments.

We are unable to bill claims that are work related to your health insurance carrier.

To find providers or information related to NYS workers compensation you may go the following website: www.wcb.ny.gov. Or call 877-632-4996.

Auto Accident Visits/Liability

Prior to your visit, please inform the phone staff and / or the check-in staff that your visit is due to an auto related accident. Please give us your auto insurance carrier's information, the name, address, and phone number and claim number. We will bill your auto carrier as a courtesy, but you are responsible for payment.

Delinquent Accounts

Please understand we reserve the right to report delinquent accounts to a collection agency after we have attempted to obtain payment.

Accounts that are delinquent for more than 60 days will be charged interest of 1.5% per month.

Accounts that are delinquent for more than 120 days and have not made payment arrangements or contacted us may be discharged from the practice.

Evening and Weekend hours

CNY Family Care charges \$25.00 for afterhours appointments. This includes appointments from 5:00 PM to 9:00 PM and any Saturday and Sunday appointments. If your insurance does not cover this, you will be responsible for this charge. Many insurances do cover this charge, due to the value of the service.

Missed appointments

If a patient fails to keep an appointment and does not contact the office, this is defined as a “No-Show”

Generally, a new patient that no shows their initial appointment will not be rescheduled and will not be allowed to join the practice.

Generally, if a patient “No-Shows” more than two times during a 12-month period, they will be discharged from the practice.

Billing Questions

We are here Monday – Friday from 8:00AM to 5:00PM. If you have any further questions on this policy, please feel free to contact our billing office with any billing questions. Refer to the Contact Information Section listed below.

CNY Family Care Contact Information	
Main Phone (315) 463-1600	Billing Department (315) 463-1600 Option 5

Patient Agreement
I acknowledge that I understand and agree to comply with the above CNY Family Care policies. I have also been provided the opportunity to ask questions to the content of this agreement and have been provided contact information for any future questions.

Patient Name: _____

DOB: _____

Signer's Printed Name: _____

Signer's Signature: _____

Date: _____

Signer's Relationship to Patient:

- Self Legal Guardian Mother Father Court Appointed Guardian Health Care Proxy Power of Attorney
- Other:

