



Oregon Urology Institute Financial Policies

The Oregon Urology Institute has a relationship with you, our patient, and not insurance companies. We bill your insurance carrier as a courtesy and will do our best to help you understand the coverage your insurance company provides.

When you make your appointment we will work with you to identify your insurance carrier, but when you arrive for your appointment we will need to see proof of your insurance coverage (this is usually an insurance card) and a photo ID to verify your identification. Should you arrive without this information and we are not able to verify your insurance coverage, we will ask you to pay for the services at the time of your visit. If you then are able to provide us with the insurance information we will gladly bill your insurance carrier and refund any overpayment once the insurance payment has been received.

Referrals and prior authorizations may be required by your insurance policy. We will do our best to obtain these; however, it is your responsibility to ensure these are in place prior to receiving services.

It is important for you to understand that most insurance policies will not cover all of our charges and will probably require you to make some type of payment before services can be provided. Typically the payments are called co-payments, co-insurance or deductibles. These amounts are put in place by your insurance carrier, not our office. We will do our best to notify you ahead of time whenever possible. Any amounts quoted prior to the services being provided are only estimates and may be adjusted once the services have been provided and insurance payments received.

To make payments we accept cash, checks, Visa, MasterCard, American Express and Discover. Payments can be made on our website, oregonurology.com, or in any of our offices. By providing us with your credit card it is assumed you are authorizing Oregon Urology Institute to use your card to satisfy existing balances.

Any patient who misses an appointment without contacting us one business day in advance (including imaging, ultrasound, physical therapy, and doctor appointments) may need to provide a \$50 deposit before another appointment can be scheduled. This deposit is the responsibility of each patient and is not covered by medical insurance. The deposit will be refunded after the patient attends the next scheduled appointment and any outstanding balance is satisfied. However, if a patient provides the deposit and fails to arrive for the appointment; the deposit will not be refunded and the patient will be unable to schedule any more appointments with the Oregon Urology Institute's physicians and providers.

You must be the patient or power of attorney to sign this policy.



Billing Process

Once the Oregon Urology Institute has received payment from your insurance company or has received notification of a denial of charges you will receive a bill for the remaining balance on your account. All accounts are due and payable upon receipt of a statement. We welcome your questions about your account. Our Business Office staff can be reached at 541-484-0422.

We realize that some services are expensive and can create a burden on finances. Please contact us if you are in this situation and we will work with you to develop a payment plan that will work for both of us. The Oregon Urology Institute is not a collection agency or a loan entity so we will not charge interest on accounts, however, we expect you make timely payments on your account or have regular communication with us about your payment plans. If we have not received a payment or heard from you within 90 days of the statement going out, your account will be considered delinquent and will be forwarded to our accounts receivable company (Hero), where it will incur a 6% interest charge. If your account is forwarded to HERO and arrangements are not made for payment, your account will be turned over to Professional Credit Services (PCS). This is a collection agency.

If you have any questions or concerns please contact our Business Office at 541-484-0422.