



*“Our **mission** is to provide high quality, accessible, and **affordable** MRI services for **economical** minded consumers in a **fast, friendly, and professional** manner.”*

Financial Policies

Welcome to Northwest MRI

We are pleased to have you as our patient. Advanced Imaging LLC DBA Northwest MRI is dedicated to providing quality, accessible, and cost effective health care services to our patients and we strive to make every visit a positive experience. This information was designed to provide our patients with a detailed explanation of our financial policies. We realize this information may not always address your specific situation and encourage you to speak with a member of our Patient Accounts Staff whenever you have any questions or concerns regarding your account.

Registration: Our process is a vital link to your visit to Advanced Imaging LLC DBA Northwest MRI. Information gathered provides us with contact information as well as ensures your claims will be filed to the correct insurance company. Upon arrival at Advanced Imaging LLC DBA Northwest MRI, you will be asked for basic information.

- Current patient information: name, address, telephone number, employer, social security number, and emergency contact.
- Current insurance card. Patients must present a valid stamped card prior to being seen. If the patient wishes to be seen without their validated card, they will be required to make payment at time of service or asked to reschedule.
- We do ask for a copy of an ID card or driver's license due to the many cases of identity theft.

Payment is expected at the time of your visit. We will accept cash, debit or credit card. Payment will include any unmet deductible, co-insurance, co-payment amount, or non-covered charges from your insurance company. If you do not carry insurance, or if your coverage is currently under a pre-existing condition clause, payment in full is expected at the time of your visit.

Co-payments will be collected at the time of your visit. Please check with your insurance company for the requirements and provisions of your policy to determine the dollar amount of your co-payment prior to your appointment.

General Insurance Policy, Assignment of Benefits: As a convenience to you, our Insurance Staff will file a claim on your behalf provided we have your current insurance policy information available. Please remember that insurance is a contract between the patient and the insurance company and ultimately the patient is responsible for payment in full. If your insurance company does not pay the practice within a reasonable period of time, you will be billed. If we later receive payment from your insurer, we will refund any overpayment to you. If our facility is not listed in your plan's network, you may be responsible for partial or full payment. If you are insured by a plan with which we have no prior arrangement, we will prepare and send the claim in for you on an unassigned basis. This means the insurer may send the payment directly to you and therefore, our charges for you are due at the time of service. However, it is impossible for our staff to determine your coverage and payment levels, since each insurance company offers many options as part of their health care coverage package. Be sure to check with your insurer's member benefits department about services and physicians before your appointment.

Our staff cannot guarantee that your insurance carrier will pay all or even part of your claim. Your insurance policy is a contract between you and your insurance carrier. Ultimately, the patient is responsible for their charges. Patients should resolve disputed coverage issues directly with their insurer or employer. It is the patient's responsibility to know the details of their insurance contract and if Advanced Imaging LLC DBA Northwest MRI is a network provider for their particular plan.

When your insurance company processes your claim they will provide you with an Explanation of Benefits (EOB). This EOB will explain what the insurance company has agreed to pay. Most insurance companies agree to pay only a percentage of the charges with the remaining balance being the responsibility of the patient. The EOB may use the term "Usual, Customary and Reasonable" (UCR). Insurance companies develop UCRs independently of one another. Advanced Imaging LLC DBA Northwest MRI maintains only one fee schedule and it is developed independently of the insurance company UCRs. Therefore, because of policy deductibles, co-payments, non-covered services and UCRs, you may have a balance due after insurance pays. No UCR adjustments will be honored unless the clinic has a signed contract in effect with that specific insurance carrier.

Self-pay patients or prompt pay patients who are insured: a prompt pay discount is applied to all full pay payments received at the time of service whether or not you carry insurance. This means anyone willing to/or needing to pay in full at the time of service will receive the discount. There may be an opportunity for you to apply your self-pay payment to your insurance policy. If so, refer to the second paragraph of our General Insurance Policy as outlined on this form.

Participation with Insurance Companies: Advanced Imaging LLC DBA Northwest MRI reserves the right to determine which insurance companies or programs we participate with on an annual basis.

Release of Information: I authorize Advanced Imaging LLC DBA Northwest MRI to contact my insurance company or health plan administrator and obtain all pertinent financial information concerning coverage and payments under my policy. I direct the insurance company or health plan administrator to release such information to Advanced Imaging LLC DBA Northwest MRI. I authorize Advanced Imaging LLC DBA Northwest MRI to release all medical information (including, but not limited to, information on psychiatric conditions, sickle cell anemia, alcohol and drug abuse, and HIV or communicable diseases) requested by my health insurance carrier, Medicare, other physicians or providers, and any other third-party payers. I authorize Advanced Imaging LLC DBA Northwest MRI to release to governmental agencies, insurance carriers, or others who are financially liable for such professional and medical care, all information needed to substantiate claim and payment. I hereby assign, transfer, and set over directly to Advanced Imaging LLC DBA Northwest MRI sufficient monies and/or benefits for the MRI to which I may be entitled for professional and medical care, to cover the costs of the care and treatment rendered to myself or my dependent in said clinic.

Collection Fees: I understand that in the event my account is placed in collection status, any additional fees incurred due to this, will be added to my outstanding balance. This includes but is not limited to late fees, collections agency fees, court costs, interest and fines. I understand that these additional fees will be my personal responsibility to pay in full.

Liabilities: Advanced Imaging LLC DBA Northwest MRI does not protect third party liability charges. It is the obligation of the responsible party to settle any outstanding liability charges. Advanced Imaging LLC DBA Northwest MRI cannot act as administrator to resolve financial arrangements. The balance for services rendered is considered due in full at the time of the services.

General Credit Policies: All accounts are payable upon receipt of your first statement. Credit is extended as a courtesy, and arrangements will be based on demonstrated needs.

- If you are not covered by a medical insurance plan, payment is expected at the time services are provided.
- If you are from outside Oregon you will be required to pay for your services prior to being seen regardless of your insurance status/coverage.
- Payment in full or the amount not covered by your insurance carrier may be required prior to receiving care if you have a present/previous clinic account turned over to a collection agency, you currently have an overdue balance, or if you have a recent bankruptcy case.
- Any account that has had a minimum of one balance turned over to a collection agency will be reviewed for a Credit Withdrawal of Care. Upon receipt of payment in full on those balances the Credit Withdrawal of Care may be rescinded.
- 60 days of none payment for payment arrangements will be sent to collections.
- None payment at the time of service will be subjected to a 7 day grace period before the account is sent to collections following 1 year till subpoena is issued.
- Motor Vehicle Accident's (MVA), Personal Injury Protection (PIP) and Workman's Compensation (W/C) claims will be given a 60 day deferment of payment. If payment has not been received by the Insurance Company the patient will assume the responsibility of the outstanding balance on the account
- Liens require half down payment at the time of service and the remaining amount will be given a 12 month deferment of payment. If payment has not been received by the Attorney the patient will assume the responsibility of the outstanding balance on the account.

Divorced Parents of Patients: We at Advanced Imaging LLC DBA Northwest MRI understand that these situations require special handling. By signing below, the adult who signs a minor child into our practice on the day of service accepts responsibility for payment. This office does not promise to send bills or records to the other parent/guardian for issues of payment or communication. We will communicate about treatment and payment with the parent who signs in that day. Parents are responsible between themselves to communicate with each other about the treatment and payment issues. I have read and understand the practice's financial policy and I agree to be bound by its terms. I also understand and agree that such terms may be amended by the practice from time to time.

After Hours: Patients who insist on "day of" urgent/emergent scheduling, care after hours or on days the clinic is closed will be assessed an additional urgent care or after hours fee. These fees will be billed to your insurance carrier or collected as part of the office charges for self-pay patients. Our normal office hours are Monday thru Friday, 8am until 5pm.

Hardship: Patients who are having financial difficulties may qualify for a reduction in a repayment plan or a financial adjustment on their account. They will be required to complete a financial form and include the necessary information to process their application.

Billing Office: If you have questions in regard to any of your billing statements, our accounts receivable staff at Northwest MRI are available to assist you Monday- Friday 8am -5pm at 541-570-1728 or at 2604 South Main Rd. Lebanon, Oregon 97355.