

Cape Fear Cardiology Associates, P.A.

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Patient Payment Policy

The following information is provided to assist our patients in understanding their responsibility for payment of amounts due in connection with services provided by the physicians of Cape Fear Cardiology Associates.

We encourage those who have questions regarding this policy document or any aspect of their bill to contact us at (910) 485-6470.

1. Payment for amounts due must be paid at the time of service, unless other arrangements are made in advance of the service being provided. Examples of amounts due at time of service include: deductibles, co-payments, co-insurance, services not covered by an insurance company.
2. Payments may be made by cash, check, money order, MasterCard, or Visa.
3. Balances due after your insurance has paid will be reflected on billing statements sent to the patient's (responsible party's) address. The amount shown on the statement under "PLEASE PAY THIS AMOUNT" is due in full no later than the statement due date.
4. Unpaid charges billed to your insurance will appear on your statement indicating they are pending a response from the insurance company. If a charge has been filed with your insurance for over 60 days without a response, please contact your insurance company. If the charge remains unpaid, it may become your financial responsibility.
5. It is important to remember that health insurance coverage and plans vary, and not all charges will be covered or paid in full. If your insurance denies a service or does not pay in full, you are responsible for paying the remaining balance.
6. Services received as a result of an accident are to be paid in a timely manner. We do not delay payment for lawsuits or liability insurance carriers.
7. If your health insurance plan requires a preauthorization or referral it is your responsibility to obtain it before services are received.
8. Failure to pay your balance in full may result in the following actions:
 - a. your account may be referred to a collection agency
 - b. your past-due status may be reported to the applicable credit bureaus
 - c. Cape Fear Cardiology Associates reserves the right to no longer provide medical care to patients whose accounts are in a past-due status