

Billing Practices and Policies

General Guidelines

At each visit we will ask you to provide a photo ID and your health insurance card. A copy of your cards will be placed in your file. However, at each subsequent visit you will be asked to show your cards each time so that we can verify the information we have on file is correct and up to date.

If you have secondary insurance, please bring it with you and we will submit it for you. If you are not the subscriber of the insurance plan, we will need the date of birth and mailing address of the subscriber. Depending on the insurance plan, we may also need the subscriber's social security number.

During each visit, we will request that you complete a brief sign in sheet that provides us with your current information. We want to ensure that the services you receive are billed to your insurance in a timely fashion.

We ask that you have an understanding of the benefits and requirements of your insurance plan. If you are unsure of this information, we request that you contact the customer service department typically listed on the back of your insurance card. They will assist you with the specifics of your plans benefits.

The majority of insurance plans require that you make a co-payment at the time of service. Typically, along with the co-payment, you are responsible for any unpaid amount not covered by your insurance.

Billing statements from Kootenai Urgent Care indicate the remaining balance, and we ask that you please pay this amount promptly. Also, review the statement you receive from your insurance company. If Kootenai Urgent Care does not receive payment from your insurance company within a reasonable amount of time, the remaining balance may be your responsibility. In the event an overpayment is made, it will be refunded after settlement with your insurance company.

- Contracted, PPO & HMO Insurance with Co pays or Deductible
If Kootenai Urgent Care is contracted with your insurance carrier, we will bill your insurance for you. A contracted insurance means that we have agreed to the particular insurance company's fee schedule for payment of services. Allowable is just another term used for this. Although we accept the insurance allowable, there is usually a portion, percentage, deductible or co-pay that the patient is still responsible for. Co-pays are collected at the time of service, as required by your insurance company. Following your visit, you should receive an Explanation of Benefits (EOB) from your insurance company that lists the services provided at Kootenai Urgent Care, the amount billed, the allowable amount paid and remaining balances that are your responsibility. Once your insurance pays their portion for the services provided, you will receive a statement that details the services provided at our office, what your insurance has paid and the balance that you owe. Please respond promptly to statements you receive
- Non-Contracted or Other Insurance Carriers
As a courtesy to all our patients, we will bill your medical insurance for you. If your deductible has not been met or the services rendered are a non-covered benefit, then payment at the time of service is due.

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- Patients Without Insurance Coverage
Payment in full is required at the time of service for patients who KUC will not be billing insurance for. The receptionist at each of our clinic locations, or at our billing department, can help you with any questions you may have regarding this.
- Workers Compensation Claims
Injuries that occurred during the course of employment may be seen at Kootenai Urgent Care. Please notify the receptionist that your injury is "work-related". Proper paperwork will be provided to you to be filed with your employer and their insurance carrier to file a claim for the injury presentation. Please be advised that our office is obligated by law to report all work-related injuries to the Department of Labor and Industries. If your employer or their insurance carrier denies your claim, you will be held financially responsible for all charges incurred for services rendered on your behalf.
- Civil Suits, Auto, Home or Business Owners Claims
If you are involved in a civil suit, auto, home or business owner's accident and are seeking payment from the responsible party, we expect payment at the time of service. We do not bill the responsible party's insurance or attorney for your services in these situations. We will provide you a copy of your statement so you can bill the responsible party.
- Laboratory and Other Ancillary Services
Kootenai Urgent Care provides many of its services in the clinic. There are many presentations that require outside services including other ancillary care such as laboratory or radiology services. You will receive a separate statement of charges for services provided outside of our clinics.
- Services Provided to Minors
A "Minor" is defined as someone under the age of 18 who is not considered legally emancipated from his or her parent or guardian. We realize that there may be an arrangement regarding who is responsible when paying for medical services provided to a minor. However, it is our policy that the parent or guardian who requests medical care for the minor is the financially responsible party.
- Non-sufficient Funds/Collection Accounts
All non-sufficient funds will be subject to a \$20 fee.