



WellPointe

SLEEP DIAGNOSTIC CENTER

INSURANCE and FINANCIAL POLICY

We at WellPointe Sleep Center are committed to providing you with the best service possible. If you have medical insurance, we will help you receive the maximum benefit available to you. In order to achieve this goal, we need your assistance and your understanding of our financial policy.

We will attempt to assist you with your insurance questions, but you should be aware of the following:

1. Your insurance is a contract between you, your employer, and your insurance carrier. We are not a party to that contract.
2. Not all services are considered “covered services” by every insurance carrier. Insurance carriers select which services they will or will not cover. We suggest that you read your individual contract carefully and if you have questions, contact your carrier directly.
3. Our fees are considered to be within the acceptable range by most insurance carriers. Generally, insurance carriers pay a percentage (such as 70% or 80%) of the “usual and customary” or “UCR” charges for this region. Our fees are considered usual, customary and reasonable by most insurance carriers.
4. If your insurance carrier requires a referral from your doctor or an authorization from the insurance carrier, it is important to understand that you are responsible for obtaining such a referral or authorization prior to the completion of your test. Please notify our office if you need assistance.
5. In accordance with Federal Statutes and the State Balance Billing Law, WellPointe Sleep Center must balance bill for all outstanding charges. Therefore, after your insurance claim is filed, and either payment is received or the claim is denied, you will be billed for the remaining balance, if any, by mailed statement. In the event that we receive no response from your insurance carrier, you will be billed for the full amount. Payment for services is due at the time you receive your statement.

We must emphasize that our relationship is with you and not with your insurance carrier. We file insurance claims as a courtesy to our clients, but all charges are your responsibility from the date that services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact our office promptly for assistance in the management of your account.

If you have any questions about the above information or any uncertainty regarding your insurance coverage, please contact your carrier or call our billing department at 1-(586) 204-7206 ext #4. We will be happy to assist you.