

Policies and Procedures

Gulf Coast MRI & Diagnostic will collect your deductible, co-insurance, co-payment and/or any non-covered charges at the time of your visit. Please be advised that this is NOT a guarantee of benefits. The amount collected at the time of service is based on a verification of benefits and is subject to change after the claim has been submitted and processed by your insurance company. After the explanation of Benefits (EOB) is received from your insurance company, the proper adjustments and/or payments will be made and at that time will be billed or refunded any money due to you.

Insurance Denial: If your insurance company denies our charges, or does not pay us in a timely manner, you will be billed for the entire balance. You will be expected to pay your balance in full within 30 days or call our billing department to make payment arrangements. If payment is not received in a timely manner, your account may be subject to more aggressive collection methods.

Medicare Patients: Gulf Coast MRI & Diagnostic is a participating provider with Medicare Part B and we will bill Medicare for all of your covered charges. If you have a supplemental insurance, we will also bill that for you. If payment is not received from your supplemental insurance within 45 days of being submitted, we will bill you for the balance due. If you do not have a supplemental insurance, the 20% co-insurance and/or deductible Medicare does not cover will be collected from you at the time of service. Each year you will be expected to pay the allowed amount of your charges until Medicare annual deductible has been met.

Managed Care (HMO, PPO) Patients: If we participate with your plan, we will bill your insurance for you, however, your co-pay, deductible, or co-insurance will be collected at the time of service, no exceptions. If your plan requires you to choose a primary care physician, it is your responsibility to make sure your insurance company has your physician on file, and it is your responsibility to obtain a referral from your PCP prior to your visit with us. If we do not have a valid referral at the time of service, you will be responsible for payment that day.

Self-Pay Patients: Patients without medical coverage will be expected to pay at the time of service. If you are unable to make a payment in full, you must make a payment agreement at the time of service.

Remember whether you do or do not have medical insurance, you are ultimately financially responsible for payment of your charges. If you have any questions regarding our financial policy, please contact our billing department at 281-488-3575.

By signing the consent document, I acknowledge I have read, understand, and will adhere to Gulf Coast MRI & Diagnostic policies and procedures.

Patient Signature _____

Date _____