



Financial Policies

Our continuing goal at Coastal Fertility Medical Center is to provide you with the quality healthcare you deserve. We have developed the following list to clarify our billing policies for you. **Please read them and let us know if you have any questions or concerns.**

PAYMENT AT TIME OF SERVICE: You are expected to pay for your services at the point of check out. We will bill your insurance only if we are contracted with your health plan and only for the services that are covered by your insurance company. Your eligibility and benefits are verified prior to any treatment. This information is kept in your chart as a reference. If there is ever a question between the information we received from your insurance company and what you know your coverage to be, it is your responsibility to provide us with documentation to verify the correct information.

If we are *not* contracted with your insurance company we **will only bill the insurance directly if you should need surgery**. For non-surgical care, we will provide you with the necessary paperwork to submit to your insurance company for reimbursement. If you have any questions about our fees, please contact our Business Office Manager, Debra Mahon at 949-726-0656 or e-mail her at: DMahon@CoastalFertility.com.

VERIFICATION OF COVERAGE is required before your insurance is billed. It is your responsibility to provide us with your current insurance information. If we do not have a current copy of your insurance card, you will be responsible for payment. If your insurance does not cover your treatment, then you will be responsible for payment. We have some options for those who don't have coverage, so please speak with the Billing Manager before starting any treatment. If you have any questions regarding this, please contact our Business Office Manager, Debra Mahon at 949-726-0656 or e-mail her at: DMahon@CoastalFertility.com.

COPAYMENTS, DEDUCTIBLES AND NON-COVERED SERVICES are calculated and are due at the time of service. *It is very important that you understand your infertility coverage.* We have a very specific benefits questionnaire that is used when verifying your coverage with your insurance company. A copy of this will be in your chart. It is highly recommended that you contact your insurance company before any treatment begins so that you have a clear understanding of what services are covered.

REFERRALS may be required for some Point of Service (POS) plans in order for you to maximize your benefits. For HMO plans, referrals **are** required. We are contracted with Monarch Medical Group. If you are enrolled with Monarch, it is your responsibility to have a referral to Dr. Lawrence Werlin, otherwise your services will **not** be covered. If you have a Point Of Service (POS) plan in conjunction with your medical group, and you did not obtain a referral, then you may opt to use your out-of-network benefits. See your benefit handbook to review what your out-of-network expenses will be.

PRE-AUTHORIZATIONS are necessary for many of the services you receive in our program and for injectable medications. You should be aware of what your insurance plan "rules" are by calling and receiving your benefits. We *will* also have this information in your chart and it will be verified before any procedure is done. Typically pre-authorizations take 7-10 working days to receive and it is your responsibility to know if you have approval before proceeding with treatment. If this is not obtained, you will be responsible for payment of your treatment. Because time is of the essence, we are depending on you to help keep us informed if there are any changes in your treatment plan.

SURGERY CO-PAYMENTS will be estimated before your surgery is scheduled. You *will* be required to pay in advance. This is done so that you are not faced with an unexpected bill after your surgery. You *will* also have a bill from the facility and anesthesiologist for any surgery that is performed and they *will* discuss your coverage with you prior to your surgery.

CHANGE TO YOUR INFORMATION: **It is very important that you notify us as soon as possible of any changes to your address, telephone numbers, employment, insurance and/or name changes so that we may keep your records as up to date as possible.**

OUTSIDE SERVICES: There may be some services that are performed by Reproductive Specialty Laboratories (RSL) and Irvine Specialty Surgical Care (IMSC) and are separate entities from Coastal Fertility Medical Center (CFC). RSL and IMSC do not hold the same contracts with insurance companies as CFC. **Your out of network benefits may be utilized by RSL and IMSC for covered services.**