



FINANCIAL POLICIES

Thank you for choosing Northwestern Obstetrics & Gynecology Consultants, LLC (N.O.G.C.) as your health care provider. We are committed to providing the best possible care. Please understand that management of your billing is important in ensuring that we can take care of your health care needs.

- As a service to you, our office will bill your insurance for services provided to you if you can provide proof of eligibility for that date of service, such as a valid insurance card with contact information. You are responsible for any amounts not covered by your plan (including co-payments, deductibles, coinsurance and non-covered services.)
- Co-pays and any past-due balances are due and payable at the time of service. We accept credit cards, cash, or checks. If we are unable to verify acceptable coverage, you must pay in full at the time of service. You may be asked to present your insurance card at each visit.
- If a balance has been past due for 90 or more days, NOGC, LLC, will turn the account over to an outside collection agency for further action. You will be responsible for any charges incurred in such action as well as legal fees.
- Please be aware that some services provided may be non-covered services under your policy. It is your responsibility to be aware of the policy restrictions and guidelines. We will do our best to assist you in identifying the appropriate information. We will not enter into a dispute with you and your insurance company, but we can assist if you are having difficulties.
- If a check is returned to the office due to insufficient funds, the original check amount plus a \$50.00 returned check fee must be received within 30 days of the date that the check was originally returned to avoid further late fees or collection action.
- Please help us better serve you and our other patients by keeping all scheduled appointments. If you must change an appointment, please do so within 24 hours of the appointment time. The charge is \$25.00 for an established patient and \$100.00 for a new patient for any missed appointment.
- Completion of all patient requested forms requiring a physician's review and signature are \$25.00.
- Non-urgent calls made to the direct doctor line after hours may be billed to the patient directly.