



Jill Gibson MD, LLC  
106 Highland Park Plaza  
Covington, LA 70433  
985-898-5990

## **General Office Policies**

The following is a statement of our Office and Financial Policies, which we require you to read and sign prior to any treatment. All patients must complete our information and insurance form before seeing one of our providers. Please remember that our staff is here to help and assist you. Please be kind and respectful of each one of them. In the event there is an issue with a staff member, please see the practice manager.

### **Appointments**

You will receive an automated call, text and/or email to confirm your appointment. Please respond to the reminder. We will receive a report daily from our company stating whether your phone line was busy, a message was left on an answering machine, confirmed, phone was answered and no response was given or if your line was busy. You will still be charged accordingly for NO SHOW appointments.

Reminders are a courtesy. All patients are responsible to keep up with their own appointments. If you need to cancel your appointment, please call us as soon as possible. If you have any problems that concern you throughout the day PLEASE make every effort to contact our office between the hours of 8am - 5pm. Multiple cancellations may result in future appointment privileges being revoked or dismissal from the practice. Traffic can be heavy at times. Please allow extra time for travel and completion of paperwork. Being more than 15 minutes late is considered a late cancellation, and is subject to the same fee.

### **Patient Information**

You are responsible for keeping us informed of **new telephone numbers; address changes, and insurance changes**. If you have a primary care doctor assigned by Medicaid or Tricare you need to make sure your referral is up to date when you come in for your visit. You will be expected to call and obtain the referral and you will not be seen without it.

### **Emergencies/After hours**

A physician or nurse practitioner is available 24 hours a day, this should be used **for urgent or emergencies and deliveries only not prescription refills that can wait until normal business hours**. If you have an emergency at night or during the weekend you need to contact Dr. Gibson before going to the ER so we can send your records if necessary. Please call (985) 898-5990 and selection option 2 to be connected to the on call physician.

### **Test Results**

We will either call you or send you results VIA the patient portal usually within 10 days of your visit. If you have not received the results by the 10th day please feel free to contact our office. **Again, without you informing us of new telephone numbers; address changes, and insurance changes we cannot inform you of results.**

### **Phone calls and prescriptions**

Please understand that the nurses and Dr. Gibson are seeing patients all day long. Please be courteous when we ask you to leave a message or send us a message using our patient portal. **The quickest method of getting a response or phone call back is sending a message VIA the patient portal.** There are times when you may have an additional question, or a condition may arise that you may want to discuss with the nurse before making an appointment. We utilize hours before clinic, between morning and afternoon clinic and after office hours to follow up with patient phone call; however, if the nurse feels you may need additional information she will ask you to schedule an appointment to discuss these issues. Obviously if there is a pressing emergency, we ask that you provide the specifics to the staff so we can expedite a response for you. Prescription refills must be called or faxed by your pharmacy. They will be completed on the day they are received.



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## **Laboratory and Diagnostic Policy**

Our providers may deem it necessary to obtain diagnostic testing that may include but not limited to pregnancy tests, genital cultures, blood tests, pelvic ultrasound, sexually transmitted disease screening, and/or drug screening. **It is the responsibility of the patient prior to being seen by the provider as to what specific coverage you have with your current insurance plan and if it includes laboratory or diagnostic testing. Please note that insurance companies are contracted with the laboratories for prices and coverage therefore Jill Gibson MD, LLC would not have access to your specific information regarding laboratory testing. It is your responsibility to inform us at the beginning of each appointment if your insurance is not accepted by any of these labs.**

The following lab services have been contracted for use by Jill Gibson MD, LLC but are not associated with Jill Gibson MD, LLC:

Quest Diagnostics - (800)759-2758

MDL - 877-269-0090

Women's Health Lab – (855) 823-7277

For your convenience, we have included the phone numbers of the labs that we use if you should have any billing questions for laboratory services provided. Each laboratory is responsible for billing patients for laboratory services rendered.

## **Finances and Insurance Policy**

### **Payment**

Payment is due at the time services are rendered. We accept cash, credit cards, checks. Per our contracts with the insurance companies we must collect all co-pays and applicable deductibles and co-insurance prior to your office visit, or your visit will need to be rescheduled. **Our office will bill your primary insurance company as a service for you, however we need all insurance policies and insurance cards along with correct demographics for the patient and primary policy holder (if different than the patient).** We will need a copy of your insurance card each time you visit. **We will not retro-file to your insurance company after the appointment date.** We understand that temporary financial problems may affect timely payment of your balance. We encourage you to communicate any such problems to our Biller, so that we can assist you in your management of your account. You must a valid credit card with authorization to bill the account for the balances. Please be aware that some, and perhaps all of the services provided, may be considered non-covered services by your insurance company.

**Notice to Medicaid Insurance Patients: We CAN NOT file Medicaid Insurance claims as primary if you have another insurance policy active or if you have not let Medicaid know your policy is inactive. We MUST Have your commercial insurance policy to bill as primary first. If a claim is denied due to a Coverage of Benefits (COB), we will not refile your claim and you will be responsible for the cash price of the visit. Please make sure we have ALL insurance policies and that you have informed Medicaid of any insurance policies that are not active. This is YOUR responsibility to keep us and Medicaid informed of ANY insurance policies you are named under or Medicaid will deny the claim and you will be responsible for the cash price of the visit.**



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If you have questions about your bill, please ask for our Biller so that we can provide answers and a resolution to your concerns. If we are a contracted provider with your insurance company and are able to verify and confirm coverage, you will only be responsible for your co-pay, deductible, and co-insurance at the time of your visit. **Please note: Verification of coverage is not a guarantee of coverage. You will be considered responsible for all visits, labs, and procedures not covered by your insurance. As insurance companies frequently misquote benefits, you are responsible to know your policy's terms!**

### **Missed/Late Appointments**

We certainly understand and even expect that situations may arise that result in your needing to either cancel or re-schedule an appointment – so much so that it is our policy to remind patients of their appointment via phone, text message and/or e-mail. In order to honor our commitment to all patients, including those that are on our waiting list to be seen, we REQUIRE that you contact our office 24 hours in advanced of your scheduled appointment to either cancel or re-schedule the appointment. Failure to do so will result in a NO SHOW fee of \$25.00. This fee will be added to your account balance, payable immediately, and must be fulfilled prior to scheduling additional appointments in our clinic. Multiple cancellations may result in future appointment privileges being revoked or dismissal from the practice. Being more than 15 minutes late is considered a late cancellation, and is subject to the same fee.

### **Returned Check Policy**

NSF checks or others returned to us will require complete payment in cash or certified funds for the amount of the check PLUS a \$35 fee for checks. Bad checks increase costs for everyone, and those not paid are prosecuted by this office.

### **Completing Forms and Copying Charts**

There is a \$35 charge for each disability, FMLA, or other medical form to be completed. We ask for 7 days to complete the form. Expedited (24 hour) service is available for \$100 per form.

### **Deductibles and Refunds**

If your deductible has not been met you will be responsible to pay at the time of service until the deductible is met. If there is an overlap in payments we will issue a refund upon request, or you may apply it to a future visit.

### **Percentages due (co-insurance)**

If your insurance policy only pays a percentage of your visit or surgery an estimate of your amount owed must be paid the day of your visit or prior to your surgery. The percentage is based upon the allowed amount. If there is an over payment we will refund the difference to you upon request or it will be applied to future visits.

### **Billing Invoices**

If you receive a bill from Jill Gibson MD, LLC it is due immediately. Only one statement will be sent prior to beginning the collections process. If your insurance company has not submitted payment to our practice by 45 days after you are seen, we ask that you contact your insurance company to help get the claim paid; otherwise the balance will become your responsibility.

### **Collections**

Bills not paid after one invoice will be sent to a Collection Agency. A \$75 processing fee will be assessed on any account referred for collection. If we choose to use small claims court to collect an outstanding balance, you will be responsible for all court costs and fees for sheriff's department service of the summons to appear.



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## **A Special Word About Your Social Security Number**

**We understand that you may be concerned about providing us with your social security number. To address our patients' concerns, we have provided this list of frequently asked questions regarding our use of your social security number.**

### **Why do you need my SSN?**

Your social security number is required by Medicare and some other private payers on your insurance claim form. Additionally, if our bills are not paid, we must have a social security number in order to institute collection action. Our collections agency will not accept an account without a social security number. Even though we know that most patients will pay their bills timely, in order to accept your insurance card in lieu of full payment, we have to require a SSN.

### **How will my SSN be used?**

Your social security number will be used only in filing your claims and in collecting any balances due.

### **How do you protect my SSN from being stolen?**

Your social security number is kept confidential. It is handled with the same high level of security with which your medical records are kept. Only those employees who have access to your medical record have access to your social security number. All of our employees are subjected to a criminal records check prior to hire.

Additionally, our computer system "hides" your social security number from the view of staff after it is entered into our system, and only the last four digits are visible when most of the staff access your account.

### **What will happen if I don't give you my SSN?**

We will still see you as a patient if you refuse to give us your social security number. However, we will require full payment prior to services being rendered. If possible, we will file your insurance claims on your behalf, without accepting assignment. Please note that with some payers, we will be unable to file your claims without your social security number; in that circumstance we will provide you with a claim form so that you may file your claims yourself.

If you have any additional questions or concerns, please do not hesitate to ask to speak with our office manager or practice administrator.