



Aurora Family Practice Group, P.C.

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Dear Aurora Family Practice Patients,

In continuing effort to assist our patients with insurance and cost issues, and to efficiently manage our business costs, we would like to make you aware of our **Financial Policy** and the *process*. Recent technology has become available that will allow us to improve and streamline our billing process, making it more efficient for our patients.

Significant insurance coverage changes have put an increasing financial burden on patients *AND* providers. With an increasing amount of insurance plans with higher deductibles, larger co-pays, and co-insurance amounts that are due to be collected from the patient, we are having to make changes to our billing practices. We will be streamlining our payment and billing process in the following ways:

- I. One of our staff members will contact your insurance company prior to your visit or during your visit to verify your benefits and obtain current deductible, co-pay, and co-insurance information. However, if any red flag does arise prior to your visit, you will receive a phone call to the phone number we have in your file. If we are unable to reach you, a voice message will be left with such information.
- II. At check-in, our receptionist will inform you of the information we have collected from your insurance company, as well as of any previous balance(s) due on your account. **ALL PAYMENTS WILL NOW BE COLLECTED DURING CHECK OUT**
- III. You will be asked to bring your *encounter form* to one of our staff members at the check-out desk at the end of your visit. This is where your services for the day will be reviewed and entered into our new system, in which allows us to *estimate* your financial responsibility based on the information collected from your insurance company. If it has been *estimated* that you are only responsible for a co-payment and/or any previous balance due, your payment by cash, check, or CC will be made at this time.
- IV. If we *estimate* that you are responsible for a deductible or co-insurance amount, we will ask for a valid CC, debit card, or Health Savings Card, with VISA, MasterCard, or Discover. We will run an authorization for payment of the estimated amount. ***This authorization will not result in an immediate charge to your account, and it is not meant as final payment of any potential balance.*** This authorization allows Aurora Family Practice Group to receive corresponding payment when your insurance company processes and completes your claim. At check-out, you will receive a copy of the estimate and you will sign for authorization of payment. Our billing staff then will file the claim to your insurance company and ***only when our billing staff receives the insurance explanation of benefits will the authorization be applied to pay the patient responsibility due.*** If the patient responsibility indicated on the EOB is less than the amount you authorized at check out, we will charge ***only the actual amount due.*** If the patient responsibility indicated on the EOB is more than the amount authorized at check out, we will charge what was authorized and bill you for any additional balance. *(Unless it is a small balance, we will collect at your next visit.)*
- V. RETURN CHECK POLICY – ANY RETURNED CHECKS WILL ASSESS A **\$20.00** FEE

It is our hope that by implementing this new payment and billing process, Aurora Family Practice Group will be able to continue providing quality services at a competitive fee level. We fully appreciate your cooperation and patience as we go through this new process.

Sincerely,

Aurora Family Practice Group, P.C.