



PATIENT FINANCIAL RESPONSIBILITY STATEMENT

Thank you for choosing Advanced Cardiology of Owensboro as your healthcare provider. Our goal is to provide you with quality medical services. Your clear understanding of our financial policy is important to our professional relationship. The medical services you seek imply a financial responsibility on your part. This responsibility obligates you to ensure payment in full for the services you receive. To assist in understanding that financial responsibility, we ask that you read and sign this form. Feel free to ask if you have any questions regarding your financial responsibility. If someone else (parent, spouse, domestic partner, etc.) is financially responsible for your expenses or carries your insurance, please share this policy with them, as it explains our practices regarding insurance billing, copayments, and patient billing. By signing below and/or by receiving medical services from Advanced Cardiology of Owensboro you agree:

1. You acknowledge and agree to the FINANCIAL POLICIES of Advanced Cardiology of Owensboro. You may view the current version online at <https://www.advancedcardiologyofowensboro.com/> or request a copy from our office. These policies may be changed from time to time by Advanced Cardiology of Owensboro, without notice. If there is any conflict between the FINANCIAL POLICIES and this PATIENT FINANCIAL RESPONSIBILITY STATEMENT, the FINANCIAL POLICIES shall control.
2. You are ultimately responsible for all payment obligations arising out of your treatment or care and guarantee payment for these services. You are responsible for deductibles, co-payments, coinsurance amounts, or any other patient responsibility indicated by your insurance carrier or our FINANCIAL POLICIES, which are not otherwise covered by supplemental insurance. Co-payments are due at the time of your office visit. We are not permitted by law to waive these payments.
3. You are responsible for knowing your insurance policy. For example, you will be responsible for any charges if any of the following apply: (i) your health plan requires prior authorization or referral by a Primary Care Physician (PCP) before receiving services at Advanced Cardiology of Owensboro, and you have not obtained such an authorization or referral; (ii) you receive services in excess of such authorization or referral; (iii) your health plan determines that the services you received at Advanced Cardiology of Owensboro are not medically necessary and/or not covered by your insurance plan; (iv) your health plan coverage has lapsed or expired at the time you receive services at Advanced Cardiology of Owensboro; or (v) you have chosen not to use your health plan coverage. If you are not familiar with your plan coverage, we recommend you contact your carrier or plan provider directly.
4. You will be required to follow all registration procedures, which may include updating or verifying personal information, presenting verification of current insurance, and paying any co-pays or other patient responsibility amount at each visit. Your card or other insurance verification must be on file for your insurance to be billed. If we do not have your card on file, or are unable to verify your eligibility for benefits, you will be treated as a self-pay patient. As a self-pay patient, our fee is expected to be paid in full at the time of service. If the insurance card or other necessary information is furnished after the visit, we may file a claim with your insurance; and, if paid in full by your insurance, you will be reimbursed. If you are not prepared to make your co-pay or other patient responsibility amount, your visit may be re-scheduled by Advanced Cardiology of Owensboro.
5. We may verify your insurance benefits or submit your claim to your insurance carrier as a courtesy to you. You agree to facilitate payment of claims by contacting your insurance carrier when necessary. Without waiving any obligation to pay, you assign to Advanced Cardiology of Owensboro, for application onto your bill for services, all of your rights and claims for the medical benefits to which you, or your dependents are entitled, under any federal or state healthcare plan (including, but not limited to, Medicare or Medicaid), insurance policy, any

managed care arrangement or other similar third-party payor arrangement that covers health care costs and for which payment may be available to cover the cost of the services provided to you. You authorize Advanced Cardiology of Owensboro and associated physicians, staff, and hospitals to release patient information acquired in the course of your examination and/or treatment including but not limited to any and all medical records, notes, test results, x-ray reports, MRI reports or other documents related to your treatment (including itemization of any charges and payments on your account) that is deemed necessary to process this claim to the necessary insurance companies, third party payors, and/or other physicians or health care entities as they require to participate in your care. It is important to notify us as soon as possible of any changes related to your insurance coverage. Failing to do so may result in unpaid claims, and you will be responsible for the balance of the claim. Advanced Cardiology of Owensboro does not accept responsibility for incorrect information given by you or your insurance carrier regarding your insurance benefits or benefit plans.

6. If your insurance carrier does not remit timely payment on your claim, you will be responsible for payment of the charges within the terms set forth herein. Once your insurance carrier processes your claim, we will bill you for any remaining patient responsibility deemed by your insurance carrier. If any payment is made directly to you for services billed by us, you agree to promptly submit same to Advanced Cardiology of Owensboro until your patient account is paid in full. If you make a payment that results in a surplus on your account, you authorize Advanced Cardiology of Owensboro to apply the overpayment to any other account for which you are financially responsible, including your account, a member of your family's or dependent's account, or on any account for which you are a Financial Responsibility Party, and any remaining balance will be returned to the payor.
7. You will be mailed a billing statement that contains the total cost of your service(s) or procedure(s) received during your visit(s). You may generally expect this billing statement within twenty (20) days after your insurance company has responded to a submitted claim. You must notify us of any errors or objections to the billing statement within thirty (30) days or they will be deemed accurate, and the fees and expenses shall be deemed reasonable and necessary for the services incurred. If there is a problem with your account, it is your responsibility to contact Advanced Cardiology of Owensboro to address the problem or to discuss a workable solution.
8. Whether or not you have insurance or are self-pay, payment of any account balance is due at Advanced Cardiology of Owensboro, 3110 Fairview Drive, Owensboro, KY 42303 within thirty (30) days of receipt of your billing statement. If any balance on your account is over ninety (90) days past due, your account will be in default and auto referred to a collection agency. The balance of any account not paid within ninety (90) days will begin to accrue interest at the rate of 1.0% per month or the maximum allowed by applicable law, whichever is lower. For small balances, between \$1.00 to \$25.00, we may stop sending billing statements any time after the initial statement, but you understand that the amount shall remain due and owing until paid in full.
9. We accept payment by check, cash, money order, debit cards or credit cards (Visa, MasterCard, Discover or American Express).
 - a. Payment by Check - If payment is made by check and it is returned or declined for any reason, your account will be charged a surcharge of \$30.00 or up to the applicable state maximum legal limits, whichever is lower, in addition to any costs assessed or charged by any depository institution.
 - b. Payment by Credit Card/Credit Card on File - When you pay by Credit Card to be held on file, you agree to keep the credit card information current, and you authorize Advanced Cardiology of Owensboro to securely store your credit card information, and only charge it should you have an outstanding balance or any leftover balance from a processed claim in the future. The storage system used is fully compliant to the highest level of credit card storage security regulations. Once stored, only partial digits of your credit card are viewable by Advanced Cardiology of Owensboro personnel. You understand that you are responsible for all charges for services that you receive from Advanced Cardiology of Owensboro, and if the patient responsibility portion of your charges

(including charges applied to your deductible and/or coinsurance) is not paid in full within thirty (30) days following receipt of the financial responsibility statement, then Advanced Cardiology of Owensboro will bill your stored credit card for the outstanding balance due.

10. **Managed Care (HMO, PPO, etc.).** All managed care co-payment amounts are due at the time of service. If your insurance plan requires a referral authorization from a primary care physician, you are responsible for presenting this at your initial visit. If you request an office visit without a referral authorization, your insurance plan may deem this as “out of network” or “non-covered” treatment, and you will be responsible for a larger amount or all of the charges. You acknowledge that it is your responsibility to be aware of what services are covered and you agree to pay for any service deemed to be non-covered or not authorized by the plan.
11. **Medicare.** Advanced Cardiology of Owensboro is a participating provider with the Medicare program and accepts as payment the Medicare allowable, patient deductible and/or 20% co-insurance. Medicare or secondary carriers do not cover some procedures and supplies. Please make certain you understand which aspects of your treatment are covered before proceeding. You understand that you will be responsible for your annual deductible, the co-payment, and any non-covered services specified by Medicare. We may submit a claim to any supplemental plan as a courtesy to you, so long as you provide all necessary policy information.
12. **Medicaid.** If you are a Medicaid patient, you must present a valid eligibility card at the time of registration and prior to the time of service. Your eligibility status will be verified monthly. Without verification of coverage, you will be responsible for the full/entire balance of your account. As a courtesy to you, your account will be billed to Medicaid when we receive all necessary information. You are responsible for non-covered portions and spend-down requirements associated with your individual coverage. If at any time you are not eligible for Medicaid coverage and wish to be seen, you will be treated as a self-pay patient and must make payment at the time of service.
13. **Workers’ Compensation Cases.** Advanced Cardiology of Owensboro is no longer accepting workers compensation cases. We apologize for any inconvenience this may cause.
14. **Third Party Liability Injuries.** If you receive treatment as a result of a third-party liability injury (for example: motor vehicle accidents, premises liability, or other general liability claims against third parties), the balance for services rendered is considered due in full at the time of the service. Because Advanced Cardiology of Owensboro does not protect charges incurred relating to or arising out of third-party liability, we will not accept a delay in payment due to settlement disputes and/or litigation. We will not accept a letter of protection from an attorney as a guarantee of payment or assignment of third-party insurance payments. Advanced Cardiology of Owensboro cannot act as administrator to resolve financial arrangements. We may agree to bill a third-party insurance company of an at-fault party involved in an accident as a courtesy to you. To bill your claim directly, you must provide us all necessary information to confirm coverage for these payments with the auto/third-party carrier. We will also collect information about your personal medical insurance in case the auto/third-party carrier denies your claim. Regardless of whether we submit your claim to third-party insurance, as the patient, you are ultimately responsible for payment.
15. **Cancellations, No shows, and Late Arrival.** We strive to provide the best care to our clients. Making your appointment as scheduled is very important, not just for us, but for you. While we are not fond of the negative connotation of any cancellation policy, we believe such a policy is in the best interest of accommodating all of our clients who are dedicated to improving their wellbeing. If negative circumstances require you to cancel a scheduled appointment, we request that you do so at least 48 hours in advance. If you must cancel your provider appointment in less than 48 hours or fail to show up for your provider appointment, you will be charged \$25.00. If you are scheduled for testing and cancel or fail to show up the following fees apply: (i) echocardiogram/carotid/vascular ultrasound \$100; (ii) treadmill stress test \$100; (iii) or nuclear stress test \$200. These cancellation fees also apply if you fail to obey your pre-testing prep instructions requiring your test to be rescheduled. We know how frustrating it can be to have to wait for your doctor. We do our best to stay on

schedule and to see patients in a timely fashion. When a patient shows up late for their scheduled appointment, their tardiness puts the doctor behind which can have a ripple effect and delay multiple patients from being seen in a timely fashion. Patients who register more than 15 minutes past their scheduled appointment may be asked to reschedule. If you are asked to reschedule you may be charged a \$25 cancellation fee.

16. **Forms Fees.** All forms which require staff and or physician time to complete will incur a \$25 forms fee, this includes all cardiac clearance requests and FMLA forms. This fee is not billed to your insurance company rather billed directly to the patient. We do our best to have forms completed in a timely fashion and you may request that the forms be available for pick up, be mailed and/or faxed. Forms may take up to 14 business days to complete.
17. **Additional Charges.** Patients may incur and are responsible for the payment of additional charges at the discretion of Advanced Cardiology of Owensboro including but not limited to: (i) charges for returned checks; (ii) charges for a missed appointment without 48 hours advance notice; (iii) charges for extensive phone consultations and/or after-hours phone calls requiring treatment, or prescriptions; (iv) charges for copying and distribution of patient medical records; (v) charges for extensive forms preparation or completion including but not limited to FMLA forms and cardiac clearance forms; or (vi) any costs associated with collection of patient balances, all as allowed by law.
18. **Non-payment on Account.** Should collection proceedings or other legal action become necessary to collect an overdue or delinquent account, you understand that Advanced Cardiology of Owensboro has the right to disclose to an outside collection agency or attorney all relevant personal and account information necessary to collect payment for services rendered. You are responsible for all costs of collection including, but not limited to: (i) late fees and charges and interest due as a result of such delinquency; (ii) all court costs and fees (but only to the extent allowed by law); and (iii) a collection fee to be charged under separate agreement with a third- party collections agency, either as a flat fee or computed as a percentage of the total balance due up to the maximum allowed by applicable law, and to be added to the outstanding balance due and owing at the time of the referral to the third party collection agency. You acknowledge that any such interest assessed on the account will be a late fee as a result of default or delinquency on your account and is not deemed interest as part of a credit transaction. If your account is referred to a collection agency, attorney, court, or the past due status is reported to a credit reporting agency, it may have an adverse effect on your credit history; and related portions of your account, including the fact that you received treatment at our offices, may become a matter of public record. Failure to comply with any of these policies may also result in a Credit Withdrawal of Care.
19. **Minor Patients.** The parent/guardian of a minor is responsible for payment of the minor's account balance. A minor who is not accompanied by a parent/guardian will be denied any non-emergency treatment unless charges for the treatment have been pre-authorized. Responsibility for payment of treatment of minor children, whose parents are divorced, rest with both parents. Any court-ordered responsibility judgement must be determined between the individuals involved, without the inclusion of Advanced Cardiology of Owensboro.
20. **Authorization to Contact.** You authorize Advanced Cardiology of Owensboro personnel to communicate by mail, answering machine messages, and/or e-mail according to the information provided in your patient registration information. Advanced Cardiology of Owensboro, or any agent or servicer of your patient account, may use any information you have provided, including contact information, e-mail addresses, cell phone numbers, and landline numbers, to contact you for purposes related to your account, including debt collection. You authorize Advanced Cardiology of Owensboro to use this information in any manner consistent with the information you have provided, including mail, telephone calls, e-mails, or text messages. You expressly consent to any such contact being made by the most efficient technology available, including automatic dialing/e-mailing or similar equipment, or prerecorded or other messages, even if you are charged for the contact.

21. **Financial Responsibility Party.** If this or a separate Advanced Cardiology of Owensboro Financial Responsibility Statement is signed by another person, on your account, then that co-signature remains in effect until cancelled in writing. Cancellation in writing shall become effective the date after receipt, and shall apply only to those services and charges thereafter incurred. By signing as Financial Responsibility Party, you hereby guarantee the full and prompt payment to Advanced Cardiology of Owensboro of all indebtedness of Patient to Advanced Cardiology of Owensboro, whether now existing or hereafter created (the “Indebtedness”); and you further agree to pay all expenses, legal or otherwise, incurred by Advanced Cardiology of Owensboro in collecting the Indebtedness, in enforcing this guaranty, or in protecting its rights under this guaranty or under any other document evidencing or securing any of the Indebtedness. This guaranty shall be a continuing, absolute, and unconditional guaranty, and shall remain in force and effect until any and all said Indebtedness shall be fully paid. There shall be no obligation on the part of Advanced Cardiology of Owensboro at any time to first exhaust its remedies against Patient, any other party, or any other rights before enforcing the obligations of Financial Responsibility Party.

Acknowledgement

By signing below, each of the undersigned acknowledges that: (i) I have been provided a copy of the Advanced Cardiology of Owensboro PATIENT FINANCIAL RESPONSIBILITY STATEMENT; (ii) I have read, understand, and agree to their provisions and agree to the specified terms; (iii) I agree to pay all charges due (or to become due) to Advanced Cardiology of Owensboro for care and treatment, including copayments and deductibles, as required or provided pursuant to my insurance plan and/or the insurance plan of another, as applicable; (iv) benefits, if any, paid by a third-party will be credited on the patient account; (v) regardless of my insurance status or absence of insurance coverage, I am ultimately responsible for the balance on the account for any services rendered; (vi) if I failed to make any of the payment for which I am responsible in a timely manner, I will be responsible for all costs of collecting the money owed, including court costs, collection agency fees, and attorneys’ fees (to the extent allowed by law); and (vii) failure to pay when due may subject me to late payment charges and can adversely affect my credit report. I further agree that a photocopy of this Patient Responsibility Financial Statement shall be as valid as the original. ONCE I HAVE SIGNED THIS AGREEMENT, WHETHER BY ORIGINAL, FACSIMILE OR ELECTRONIC (“.PDF”) SIGNATURE, I AGREE TO ALL OF THE TERMS AND CONDITIONS CONTAINED HEREIN AND THE AGREEMENT SHALL BE IN FULL FORCE AND EFFECT.

Patient Signature _____

Date _____