

Chester Clinic  
2319 Old Plank Rd.  
Chester, IL 62233

Steeleville Family Practice  
602 W. Shawneetown Trail  
Steeleville, IL 62288

## FINANCIAL POLICY

It is the policy of **Chester Clinic** and **Steeleville Family Practice** to have a financial policy that clearly outlines patient and practice financial responsibilities. We are committed to providing our patients with the best possible medical care without discrimination based upon race, color, national origin, creed or ability to pay while minimizing administrative costs. This financial policy has been established with these objectives in mind and to avoid any misunderstanding or disagreement concerning payment for professional services.

- No one will be denied access to services due to inability to pay. There is a discounted/sliding fee schedule available. An application is required and each applicant will be assessed based on need and financial situation (Application for assistance can be downloaded off our website at [www.chesterclinicpc.com](http://www.chesterclinicpc.com)). The income based program is based on the Federal Poverty Level Income Guidelines. Our office reserves the right to require proof of financial need.
- Payment plans are offered and set up through our Financial Service Specialist.
- Patients who do not have insurance are expected to pay for professional services at the time of service at a discounted rate.
- Our practice participates with numerous insurance companies including Medicare and Medicaid. For patients who are beneficiaries of one of these insurance companies, our billing office will submit a claim for services rendered. All necessary insurance information, including special forms, must be completed by the patient.
- If a patient has a co-payment it is expected to be paid at time of service.
- If a patient has insurance in which we do not participate, our office is happy to file a claim; however, the patient will be responsible for any out of network expenses that may incur.
- It is the patient's responsibility to pay any deductible, or any portion of the charges as specified by the plan. Payment is expected within 30 days of receiving a statement.
- Payment for co-pays or balances can be made with cash, check or credit card in the office or via our website at [www.chesterclinicpc.com](http://www.chesterclinicpc.com).
- It is the patient's responsibility to inform the front desk at the time of service if they are being seen regarding injuries sustained during a motor vehicle accident. Our office will be happy to file the claims to the automobile insurance company.
- It is the patient's responsibility to provide us with current insurance information and to bring his/her insurance card to each visit.
- The adult accompanying a minor is responsible for payment at the time of service. For unaccompanied minors, non-emergent treatment will be denied unless charges have been pre-authorized or payment by credit card, cash or check at the time of service has been verified.
- It is the patient's responsibility to pay any past due balances at the time of their visit. If balance is not paid, the patient will be asked to reschedule their appointment or make payment arrangements with the Financial Service Specialist.
- Our staff is happy to help with insurance questions relating to how a claim was filed, or regarding any additional information the payer might need to process the claim. However, it is the patient's responsibility to contact their insurance company regarding specific coverage issues. (Telephone number is printed on the back of the insurance card)

Please feel free to contact our billing office (618-826-2388 option 5) if you have any questions about your statement or insurance claim. We are happy to answer your questions or provide you with any additional information.

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