

## CHR Financial Policy

We at The Center for Human Reproduction are sensitive to the high cost of infertility treatment and the variability of insurance coverage. We have designed our programs to keep our costs competitive and to help you maximize your insurance benefits. Prompt payment and reimbursement for services will be facilitated if you understand the terms of your insurance coverage for infertility as well as the CHR payment policy.

Payment is due at the time services are rendered unless arrangements have been approved **in advance** by The CHR's billing department. You may pay with cash, by check, Mastercard or Visa. If we have a contractual agreement with your insurance carrier, we will bill the company directly. If we do not have a contract with your carrier, but you can obtain written verification of coverage for the specific tests, procedures and/or treatment recommended by your CHR physician, we will bill your insurance directly on your behalf. In these cases, please submit a completed and signed claim form at the time of service; you will be responsible for any unpaid balance. If you have not obtained verification of coverage, if your insurance does not cover infertility-related services, or if you prefer to submit your own claims, your account will be designated as "Self-Pay"; we will not bill your insurance and you will be responsible for all fees. Note that "Self-Pay" patients planning an ART cycle (IVF, GIFT, ZIFT) will be required to prepay some of the costs.

Your insurance coverage is specified in a contract between you, your employer and the insurance company. The CHR is not a party to that contract. Therefore, it is your responsibility to contact the insurance company regarding unpaid claims. If we have not received confirmation from the insurance company within 10 days of the billing date, we may ask for your assistance to expedite the process. The responsible party has the obligation to pay all fees not paid by the insurance company within 30 days. Mutually agreeable arrangements for payment of these fees must be approved by The CHR billing department if your account cannot be settled within this time period.

We will be happy to discuss your infertility treatment with you, and a member of the billing department staff will handle questions regarding your medical benefits. All services are not covered benefits in all insurance contracts. The CHR does not accept "usual and customary payment" as payment in full. You may need to contact your benefits or insurance representative for specifics regarding coverage.

We must emphasize that as medical care providers our relationship is with you, not your insurance company. The filing of insurance claims is a courtesy that we extend to our patients. However, all charges are ultimately your responsibility. We realize that temporary financial problems do arise, and encourage you to contact us **promptly** if you need assistance in the management of your account. **Please be advised that a new treatment cycle cannot be started until any previous account balance has been paid in full and confirmation form Patient Accounts has been received by your office.**