

**GULF COAST ENDOSCOPY CENTER OF VENICE**  
**Financial Policy**

Thank you for choosing Gulf Coast Endoscopy Center! We believe that establishing a written financial policy is mutually beneficial for all parties. It is our goal to avoid any miscommunication or concerns regarding financial matters in order to focus our energies on providing healthcare services to our patients. Please do not rely on information posted without contacting our facility and/or your insurance company to confirm that it applies to you.

Services may be provided in this health care facility by the facility as well as by other health care providers who may separately bill the patient and who may or may not participate with the same health insurers or health maintenance organizations as the facility, as applicable.

We participate with most insurance plans. All insurance plans have different benefits as well as different financial obligations; we will verify your coverage as best as we can. Not all insurance policies cover all services. **It is your responsibility to check with your insurance company to determine covered benefits; we will assist as best as we can.**

The following are our financial guidelines relative to financial responsibility:

- Payment of co-pays, co-insurance and deductibles is expected at the time of service.
- Please provide a copy of your insurance card and driver's license at each visit.
- For our self-pay patients we offer credit card payments as well as Care Credit or MORE Mastercard, which are ways to pay for your healthcare needs over an extended period of time, application can be found on our website [www.gulfcoastendocenter.com](http://www.gulfcoastendocenter.com) under the Things to Know tab, financial policy page.
- Previous balances on your account must be paid in full prior to receiving additional procedures.
- Interest may be applied to accounts with an outstanding balance after 60 days of non-payment.
- Accounts may be turned over to a collection agency if past due 90 days or more.
- Our bank's service charge will be added for returned checks.
- Patients are legally responsible for all collection costs involved with the collection of this account including court costs, reasonable attorney fees and all other expenses incurred with collection if patient defaults on any unpaid balance.
- Under certain financial hardship circumstances, payment plans may be arranged.
- For dire situations, discount and/or charity care may be applied for, please contact the Center for more information. The application and policy can be found on our website [www.gulfcoastendocenter.com](http://www.gulfcoastendocenter.com) under the Things to Know tab, Charity Care page or we can send it to you, please call 941-484-5000.

**If your colonoscopy has been scheduled for screening (you have no symptoms\* with your bowels) and your doctor finds a polyp or tissue that has to be removed during the procedure, this colonoscopy is no longer considered a screening procedure. It is considered a surgical procedure and your insurance benefits may change. Please check with your insurance company prior to starting the bowel preparation.**

**\* Symptoms such as change in bowel habits, diarrhea, constipation, bleeding, anemia, etc.**

Patients and prospective patients may request from this facility and other health care providers a personalized estimate of charges and other information. Patients and prospective patients should contact each health care practitioner who will provide services in the ASC to determine the health insurers and health maintenance organizations with which the health care practitioner participates as a network provider or preferred provider. The requested estimate will be provided to the patient within seven (7) days.

Health care practitioners and other ancillary provider information are listed on our website at [www.gulfcoastendocenter.com](http://www.gulfcoastendocenter.com).

Quality measures and statistics that are disseminated by the State of Florida Agency for Healthcare Administration pursuant to S.408.05 F.S. are available at [www.Floridahealthfinder.gov](http://www.Floridahealthfinder.gov).

We appreciate the opportunity to participate in your healthcare. If you have any questions regarding this policy, please contact us, our phone number is 941.484.5000.

# Gulf Coast Endoscopy and Surgery Center of Venice

## Patient Responsibility Information

Gulf Coast Endoscopy and Surgery Center of Venice like most other healthcare providers require payment at the time of service.

We will collect payment for co-pays, co-insurance and deductibles on the day of the procedure. We will file the claim for the services performed to any insurance that is provided to us. The amount paid will be applied to any out of pocket amounts for the patient's insurance plan. Any remaining balances will be requested from the patient.

When verifying insurance benefits for our patients we are always told that the information given is an estimate and NOT a guarantee of payment.

As any other business we must protect ourselves by having a social security number on file for the rare occasions when the insurance does not pay and we are unable to obtain payment from the patient.

We realize that some patients are apprehensive in providing their social security numbers, we understand and respect this. **In lieu of providing a social security number we have 2 options:**

- 1. We can take credit card information to hold in the Administrator's office and not in our electronic record. After the insurance processes this credit card information will be used for the amount the insurance determines is patient responsibility.**

**OR**

- 2. The patient can pay the entire amount that we anticipate the insurance company will approve and we will promptly refund the patient once they do.**

Depending on what is found during the procedure, there may be necessary additional services performed. This may create additional cost than what is expected at the time of scheduling, this amount will be processed the same as above.

We appreciate the opportunity to participate in your healthcare and strive to give the best care possible. If you have any questions regarding this policy, please let us know, our phone number is 941-484-5000.