



## Financial Agreement

Willamette Valley Imaging is committed to providing quality care for all patients. Part of this commitment is offering you a concise outline of our financial policies. Please review this entire document and let us know if you have any questions. Financial Responsibility: You are ultimately responsible for payment of medical services you receive.

**Proof of identity/Insurance:** All patients will fill out our new patient paperwork, provide valid photo ID and insurance card(s). Insurance is a contract between you and your insurance company. It is your insurance company that ultimately determines your benefit. You agree to pay any portion of allowable charges not covered by your insurance. You authorize and assign your insurance benefits directly paid by your insurance company to Willamette Valley Imaging. You authorize our office to release any information required for processing a claim. You further authorize Willamette Valley Imaging to use and disclose your health information to obtain payment for the services you are receiving today. It is important you keep our office updated on any changes in your insurance benefits and information.

Knowing your insurance benefits and which medical providers are in your insurance network, is your responsibility. Please contact your employer or insurance company directly with any questions about coverage and out of pocket expenses. If you are covered by an insurance plan that we are not contracted with, you may be responsible for a higher out of pocket expense.

**Co-payments & Deductibles:** Co-payments are a part of the contract between you and your insurance company. Any co-pays or deductibles are an estimate, and due at time of service. We do our best to get a close estimate of your out-of-pocket cost for you by your appointment day, from your insurance company. If there is an additional portion owed by you, we will notify you with a statement once we receive an explanation of benefits from your insurance company. Your insurance will mail this explanation to you as well. Be aware you may receive a bill from our office for any remaining monies due. If you have questions about that, please contact your insurance company for a thorough explanation of how the claim was paid.

**Authorizations and Referrals:** Some insurance companies may require a prior authorization or referral prior to your appointment. We make sure to have this completed before scheduling your appointment. Our goal is to reach you by phone within 24 hours of receiving the order if no prior auth is required, to discuss your benefits and get your scan scheduled. For the insurance policies who require authorization/referrals, getting these may result in a short delay of scheduling or even rescheduling your appointment to ensure your insurance doesn't deny your service. You have the option to keep your appointment date and time while the authorization is still pending. In that instance, we all ask you sign a waiver.

**Motor Vehicle Accidents and Workman's Comp:** Patients will be expected to provide claim number, date of injury and insurance carrier and other pertinent information related to the injury. A financial waiver must be signed by all patients presenting with an accident claim, in the event the claim is denied. If patient has a commercial insurance, this information must be provided at the time of scheduling, but no later than date of service. This allows WVI to obtain a prior authorization in the event it is required by your commercial carrier.

**Uninsured/Self Pay:** Patients without insurance or those who don't want us to bill their insurance, (referred to as "self pay") are required to pay on the day of their appointment. As a courtesy, we offer a 50% discount (only if paid on the day of service) for these circumstances.

**Statements:** Statements are mailed monthly. Payment in full is expected upon receipt of the initial statement.

**Missed Appointments:** An appointment is a reservation of our office and staff for your imaging needs. This time is taken from someone else if we do not have adequate notice of cancellations. Please give us at least 24 hours' notice if you cannot keep your appointment.

**Payment Arrangements:** Willamette Valley Imaging understands that unforeseen circumstances and financial difficulties sometimes occur. We want to help you. Under certain circumstances, we will set up a payment agreement for you. In the event this agreement is not honored, you agree to all costs associated with collections, late fees, including attorney's fees, court costs and all other associated fees.

**Patient Refunds:** In the event that an overpayment is due to a patient, Willamette Valley Imaging will issue a refund to the guarantor of the account, within 30 days of identifying the credit.

Our billing office is available to you Monday – Friday 8:00am-5pm for your convenience.  
Please call us at: (541) 344-9500 to discuss your account. We look forward to your call. We want to help you!

Patient Name \_\_\_\_\_

Date \_\_\_\_\_