



To Our Patients:

Our mission is to provide for our patients the best medical care; with dignity, compassion, and respect.

Olean Medical Group extends credit to our patients when necessary. We have developed the following Credit Policy to help ensure each patient pays a reasonable amount that helps the Group cover its costs:

1. When a patient presents with no insurance, payment in full is required on the day of the visit. For your convenience we accept Visa, MasterCard, Cash, or a Personal Check. Some patients may qualify for a hardship discount and may discuss this with a Financial Counselor.
2. Many insurance carriers now require you to make a payment at the time of the visit. Please be prepared to make that payment at the registration desk the day of your visit. Patients who are not able to pay may be rescheduled after being screened by a Registered Nurse (most likely in our Triage Department).
3. As a service to our patients and community, we participate with many major health insurance carriers including Medicare. If you are covered by one of these health insurance carriers, we will require payment on the day of service based on our estimate of the patient's financial responsibility.
4. Many of our patients have a deductible plan that would require you to pay for services up to the amount of the deductible before the insurance carrier will pay. We will require payment be made prior to service for these plans. If there is an outstanding balance, we require that all future services be paid on the date of service until the balance is paid in full unless other arrangements have been made.
5. For those insurance carriers with which we participate, we will continue to assist with the filing of claims. Please visit our Billing Department for additional information. It is our policy to provide assistance, however, we cannot negotiate disputes you may have with the insurance carrier or arrange settlements.
6. All outstanding charges for services are billed monthly. The bill is to be paid in full within 30 days, unless other arrangements are made with our Financial Counselors. If approved, patients may be eligible for a payment plan from 3 to 12 months with a minimum of 10% or \$30 per month, whichever is greater. We require a credit card authorization for these monthly payments.
7. For any outstanding balances that do not remain in good standing we provide the following guidelines:
 - A patient wishing to establish with a Primary Care Provider at the Olean Medical Group must have their account in good standing (at a zero balance or making regular payments).
 - If a balance remains unpaid for 90 days, and no payment arrangements have been formally made, all future visits will be postponed until payments have been made and after consultation with the patient's primary provider. After that time, appointments will be scheduled on a cash basis and payment of the old balance will be requested to be paid on the date of service.
 - Olean Medical Group will offer discounted fees to those patients that qualify for hardship consideration. Please see our Financial Counselors located in our Business Office for an application.
 - If formal payment arrangements were made, but not kept, we consider the balance delinquent. We may refer these balances to our Collection Agency.
 - No one who is unable to pay will be denied access to services as long as reasonable efforts have been made to communicate and cooperate with the Olean Medical Group Financial Counselors.