



Pacific Vasectomy Clinic  
Your Partner in Family Planning

## **Financial Policy**

Welcome to the Pacific Vasectomy Clinic. We aim to provide you with high-quality medical care while ensuring clarity regarding financial matters. Please read through our financial policy to understand our payment procedures and your financial responsibilities.

### **❖ Insurance and Payment Responsibilities**

- Insurance Verification:
  - We will verify your insurance coverage at the time of your visit. However, it is ultimately your responsibility to know the details of your coverage, including copayments, deductibles, co-insurance, and exclusions.
- Insurance Billing:
  - We will file claims with your insurance company on your behalf. If your insurance company denies or pays less than expected, you are responsible for the remaining balance.
- Co-Payments and Deductibles:
  - All copayments, coinsurance, and deductibles must be paid at the time of service. If you are entitled to a refund after your insurance claim is processed, we will reimburse you accordingly.
- Non-Covered Services:
  - If your insurance does not cover certain services, you will be responsible for the full payment.
- Credit Card
  - We require all patients to have a credit card on file.
  - The credit card expiration date must be greater than 6 months.



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❖ Self-Pay Patients

- If you do not have insurance, you are responsible for the full payment at the time of service. We offer various payment options to help with these costs.

❖ Payment Methods

- We accept payment by credit card, HSA/FSA cards and debit card. Payment is due at the time of service unless prior arrangements have been made.

❖ Billing Statements

- After your insurance has processed your claim, you will receive a statement detailing any remaining balance. Please review it carefully and contact us with any questions or concerns.
- Payment is expected within 30 days from the date of the statement.

❖ Past Due Accounts

- Once your insurance claim has been fully processed, you will be sent a final billing statement for any remaining balance. The balance will be due within 30 days of the statement date.
- Any outstanding patient balance greater than 30 days from the statement date will be automatically charged to your credit card on file.
- If we are unable to process the remaining balance through your credit card on file, then you may incur late fees and/or could be referred to collections.
- We offer payment plans for those experiencing financial hardship. Please contact our clinic if you need assistance setting up a payment plan.



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❖ Missed Appointments and Cancellations

- ❑ We require a minimum of 24 hours' notice for appointment cancellations. Failure to cancel on time or missed appointments may incur a fee.

❖ Payment Plans

- ❑ We offer payment plans for eligible patients.
- ❑ Payment plan options are shown below.

BALANCE DUE	PAYMENT PLAN OPTION	DURATION OF PLAN	MONTHLY PAYMENT AMOUNT
<b>\$0 - \$200</b>	2-month plan	2 months	Equal payments each month
<b>\$201 - \$600</b>	3-month plan	3 months	Equal payments each month
<b>\$601 - \$1,000</b>	4-month plan	4 months	Equal payments each month
<b>\$1,001 - \$1,200</b>	6-month plan	6 months	Equal payments each month

- **Initial Payment:** The first payment is required at the time the payment plan is set up. You can use a HSA/FSA card for the initial payment. A credit card is required on file for all subsequent payments.
- **Automatic Payments:** Monthly payments will be set up for automatic deductions from a credit card to avoid late fees. A valid credit card, with an expiration date beyond 6 months, is required on file.



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- **Early Payoff:** Patients are welcome to pay off their balance early without penalty.
- **Payment Plan Setup:** Payment plans can be set up during your initial visit or when you receive your final billing statement.

❖ Questions or Concerns

- If you have questions about your bill or need to discuss payment arrangements, please contact us:
  - Phone: (425) 449 – 5660
  - Email: [info@pacificvasectomyclinic.com](mailto:info@pacificvasectomyclinic.com)