

Financial Policies

Identification and Proof of Insurance. All patients must complete our patient information form before seeing a physician or provider at DHS. We will obtain a copy of your driver's license and current insurance card in order to verify insurance eligibility. If the correct insurance information is not provided in a timely manner, you may be responsible for the balance of an unpaid claim. We will request a copy of your insurance card and ID at every visit to our practice. Please be sure to bring this to every visit.

Please be aware that payment for all services rendered is your responsibility whether or not your insurance company pays your claim. We participate in most insurance plans, including Medicare, Medicaid and Tricare. If you are not insured by a plan we do business with, payment in full is expected at each visit.

Though we may participate with your plan, your insurance benefits are a contract between you and your insurance company. We are not party to that contract.

If insurance eligibility cannot be verified prior to your office visit or procedure, you will be considered a self-pay patient and payment in full is expected at each visit until coverage can be established. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your benefits, deductible and coverage.

Insurance claims submission. If you are insured by a plan we participate with, we will file your insurance as a courtesy for the primary and secondary insurances only. If there are three or more insurance plans, we will gladly provide you the information necessary for you to file those additional claims on your own.

We will assist you in getting your claims paid. However, resolving claims issues that require additional information from you are your responsibility. If you fail to respond to your insurance company's request for additional information within a timely manner, you may be responsible for the balance of any unpaid claim.

Co-payments, Co-Insurance and Deductibles. All co-payments, co-insurance and deductibles are expected at the time of service. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law and our contractual agreement with your insurance company by paying your co-payment at each visit. We will attempt to verify your out-of-pocket expense prior to any procedures being performed but pre-certification does not guarantee payment by your insurance company and therefore could become patient responsibility.

Coverage changes. If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim within 45 days, the entire balance may be moved to your personal responsibility.

Non-covered services. Please be aware that some recommended services may be ordered by your physician but may be deemed not reasonably necessary by Medicare or your insurer based on plan limitations and/or your benefit structure. You will be advised in advance if we believe the service may not be covered, the reason it may not be covered and the anticipated out-of-pocket expense and you will be expected to pay for these services in full. Services that are never covered (based on your insurance and benefit structure) will be billed directly to you.

Multiple Statements – In the event that a procedure is scheduled or completed outside of the physician office in Tupelo or Starkville, you will receive multiple statements for these services. Digestive Health Specialists, PA and the Center for Digestive Health are two completely separate entities. DHS provides the physician/professional services part of the visit and CDH provides the facility where services are provided. CDH is jointly owned by North Mississippi Health Services (NMHS) and DHS. If you have a procedure there, you will receive separate statements from DHS and CDH. You will also receive a separate statement for anesthesia services from DHS Anesthesia for the sedation that is administered during the procedure. You may also receive a statement for lab, radiology or pathology services if a biopsy is taken or lab or radiology services if additional services are needed during the procedure. Insurance will be