

Billing / Insurance

Here are some billing and payment reminders for your visits:

- Check with your insurance carrier to make sure that Clinic Sofia OB/GYN is in your network.
- Bring your insurance card to every visit.
- Be prepared to pay your co-payment or balance due at each visit.
- If you have no insurance, payment in full is required following your appointment.

Your prompt payment, upon receipt of your statement, enables us to continue providing the highest quality service at a reasonable price.

Know your insurance contract

Your health insurance is a valuable asset; you should know and understand completely the terms of your contract. Because of the number of insurance companies and plans available, we cannot keep track of individual plan definitions and requirements (pre-authorizations, pre-certifications, co-pays, waiting periods, and so on). The more you know about your own plan, the greater the benefit you can enjoy. Please bring your current insurance card with you to each visit to the clinic.

Contact your insurance company

If you have questions about your insurance coverage or wish to raise a concern about the manner in which your insurance company paid our bill, please call your insurance company directly. They need your input in order to improve their service.

Insurance Companies

With a few exceptions, we are participating providers with the insurance companies listed below. Please note that this list is subject to change mid-year and you need to verify with your insurance company to ensure that the contract is still valid:

America's PPO
Blue Cross/Blue Shield of Minnesota
Blue Plus (Fairview Physician Associates Network Only)
First Health/Coventry Health
Fiserv Health
Health Partners
Medica (Fairview Physician Associates Network Only)
Medicare
MHP
Patient Choice (Tier II)
PHCS
Preferred One
Select Care
UCare Medical Assistance (Fairview Physician Associates Network Only)
UCare for Seniors (Fairview Physician Associates Network Only)
Tricare

Some plans within these insurance companies require you to choose a primary care clinic or a primary care network. We primarily participate with the FPA Network, but also have contracts with a few smaller networks and insurance companies. Please check with your insurance company if you are unsure of your coverage.

Referrals

Some health plans and/or insurance companies require a referral from a physician in their network in order for you to be seen at Clinic Sofia OB/GYN. If a referral is required but you do not have one prior to being seen, your insurance will not pay or will pay at a reduced rate for that visit. Please check with your insurance carrier if you need additional information on referrals to the Clinic Sofia OB/GYN.

Coding for Services

All health care providers bill for services using billing codes. These codes tell the insurance company what was done and why. Routine and preventive services cause confusions for many patients. It is not uncommon for patients in the course of a visit to receive both treatment for problems and preventive services. When this occurs, we required to charge for both services.

Payments

Many health plans require a co-pay for office services. Please be prepared to pay your co-payment at each visit. If you do not have insurance, please be prepared to pay for the cost of your visit at the time of your appointment. We accept all major credit cards, personal checks, and cash for your payment.

Other fees

You will be responsible for all additional fees incurred by the clinic associated with your care or account. For example:

- Non-covered or non-medically necessary lab tests that you request,
- 20% fee to cover the additional cost incurred in collecting outstanding balances not resolved within 60 days, and

Credit Policy

Payment is due upon receipt of your first billing. If you cannot pay the amount in full, a minimum monthly payment of 20% of the outstanding balance is required. If for some reason you cannot meet these requirements, please contact our business office for payment arrangements.