

KARIM HEALTHCARE OFFICE POLICIES

Affordability – Accountability - Quality

We would like to thank you for choosing Karim HealthCare as your medical provider for your health care needs. We have written this policy to keep you informed of our current office policies.

Office Hours: Our office/urgent care is open Monday-Friday 8 am to 8 pm and Sunday-Saturday 8:00 am – 3:00 pm in Coldwater, Monday-Friday 8 am to 8 pm and Saturday 8 am to 3 pm in Hillsdale, Cement City Monday-Friday 9 am to 5 pm, Reading - Monday, Wednesday, Friday 9 am to 5 pm and Litchfield - Tuesday and Thursday 9 am to 5 pm. Our Sturgis satellite clinic hours are every other Thursday afternoon; please call the office if you should need assistance.

Appointments: We see patients by appointment as well as walk-ins/urgent care.

Cancellations: Please call within 24 hours if you are unable to keep your scheduled appointment. This allows us to provide an open time slot to another patient.

Running on time: We know your schedule is busy and that your time is valuable. Please let us know if you have waited more than 15 minutes so we can check that you have been properly checked in. Remember that we are running several different schedules and if someone who arrived after you is called before you, they might be seeing another provider or receiving other services.

Treatment of Minors: Patients under the age of 18 must be accompanied by a responsible adult or have written permission for treatment from a parent or guardian if being accompanied by someone other than a parent or guardian.

Advanced Beneficiary Notice (ABN): Our office offers a wide variety of services such as lab, x-ray, ultrasound, pulmonary function testing, bone density scanning, joint injection, allergy testing/shots and more. Those receiving such service will be asked to sign an ABN for service is provided.

Medical Assistant: We often refer to staff that assist our providers as “nurses”. They do help you and the providers and you think of them as a nurse. They are not technically “nurses” because they are not licensed by the state as an LPN or RN. Our clinical staff is made up of Certified/Registered Medical Assistants, Emergency Medical Technologist, Registered Radiological Technologist and Registered Ultrasound Technologist. Our staff is clinically trained to assist you and the provider.

Nurse Call: What is a “nurse call”? This is what we say when someone comes into the office and asks for samples or has a question but does not have an appointment. The receptionist will ask you to have a seat and will notify the clinical staff that you are here. Remember that scheduled appointments take priority.

Speaking with a medical assistant: If you want to speak with a medical assistant; you may choose that option from the auto-attendant or be transferred by the receptionist. Often at the time of your call, the medical assistant may be helping the provider, so your call is received by the voicemail. Please leave a detailed message-including your full name and date of birth and telephone number. The medical assistant will call you back if necessary.

Test Results: We encourage all patients to make a follow up appointment to go over all testing results. Test results will not be given over the phone until it has been “signed off” by the provider.

Prescriptions and Refills:

- The best time to ask for a prescription refill is at your appointment.
- Please leave your refill on the medical assistant line with your name, date of birth, medication name, dosage and how many times a day you take it along with the pharmacy location. We have 48 hours to process refill requests.
- If you need to call for refills, don’t wait until you have run out. Most refills require a provider approval. If the provider is out for the afternoon, it may be the next day before it can be authorized.
- Do not go to the pharmacy and wait for your prescription to be called in. Call your pharmacy first to see if it is ready or if you have refills.
- Some prescriptions cannot be called in. These prescriptions must be printed for you and picked up by you.
- Please keep all scheduled appointments. Medication refills will not be given if you have missed/cancelled your appointments and have not been seen for a check up.
- If your insurance requires an authorization for a medication, this process can take up to 7 to 14 days depending on your insurance. Our staff will contact you once an authorization or denial has been received from your insurance. This is a timely process and you must be patient.

Narcotics:

- If you have a chronic pain issue and you are receiving narcotics from our office, you will be asked to sign a Controlled/Pain Agreement.
- You may call the office one (1) time on the day the medication is due for your refill.
- These medications will be filled on your scheduled appointment on the day they are due. Refills will not be given early.
- You will be scheduled for an appointment every 28 days.

Samples: Our office does offer samples to help off set the cost of the medication. We cannot guarantee to have samples on a regular basis. Please ask for a prescription to be called to your pharmacy if we do not have samples available at your time of need.

Referrals: Our staff will make referrals on your behalf. Most specialists have a system in place for referrals that require our office to fax patient information and previous treatment before an appointment can be scheduled. This process can take up to 5-7 days. If we receive the appointment conformation on your behalf, we will contact you with the date and time. It is your responsibility to check with your insurance to be sure that the specialist you are being referred to is in your network.

Dismissal: If you are “dismissed” from the practice it means you can no longer schedule appointments, have your medication refilled or consider us to be your primary care physician.

Common Reasons for Dismissal:

- Failure to keep your appointments, no-shows.
- Noncompliance, which means you do not follow physician instructions about an important health issue.
- Abusive to staff.

Dismissal Process: We will send a letter to your last known address, via certified mail notifying you that you have been dismissed. If you have a medical emergency within 30 days of the date of the letter, we will see you. After that, you must find another doctor. We will forward a copy of your medical record to your new provider after you let us know who it is and have signed a records release.

Thank you for choosing Karim HealthCare for your health care.

KARIM HEALTHCARE FINANCIAL POLICIES

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We would like to thank you for choosing Karim HealthCare as your medical provider for your health care needs. We have written this policy to keep you informed of our current financial policies.

Self Pay: We will accept patients that do not have insurance coverage; however, payment will be due at the time of service. Any tests, vaccinations, medications given during your visit will be charged above and beyond the office call. A discount will be given for self pay patients when payment is made on same day of service.

Payment: Full payment is expected at the time of service. You will be responsible for all fees that are not covered by your insurance, including co-pays, co-insurance, deductibles and non-covered services or items received. The co-pays cannot be waived by our office, as it is a requirement placed on you by your insurance carrier.

Insurance: Although we are contracted with several insurance companies, it is your responsibility to make sure that our physician is in your plan. It is also your responsibility to know your insurance benefits. We will need your demographics and insurance information along with a photo ID at your appointment. We will also request an up date on this information 1-2 times a year.

Billing: If you receive a statement from our office it is because we believe the balance is your responsibility. Please contact your insurance company first, if you think there is a problem. As we do not bill from our office, you will receive a statement from ProMed Billing in Saginaw, Michigan. If you have questions regarding your statement, please contact **ProMed at 800-776-6330 ext 390**. If you are unable to pay your bill, we will make every effort to set up a payment plan that fits your financial situation. Our office will take your payment of cash, check and credit card for your convenience.

Collection Notice: You will receive one (1) billing statements and one (1) pre-collections letter if you have not made a payment on your account after one billing cycles.

Returned checks: A \$35.00 fee plus any additional fees incurred by our office for denied checks. Future payments will need to be made in cash or with a credit card.

Disability, Insurance Forms, Physician Statements, FMLA: Our office **does not** fill out disability paper work. We will release your medical record to the requesting entity. All other forms will require an appointment with a provider to be filled out. If you would like us to fax or mail them, please have all the required information for this process otherwise you will be called to come pick them up.

Medical Records: Our office will provide you with one (1) copy of your records free of charge. If you need more than one copy of the same information, you will be subject to a processing fee and will need to be paid up front before the records will be copied. You will need to sign a records release prior to having them copied. Please allow up to 30 days for this request to be processed.

Thank you again, for choosing Karim HealthCare for your health care needs.

ACKNOWLEDGEMENT

I acknowledge that I have read a copy of the Karim HealthCare Office and Financial Policies.

Signature of Patient/Guardian: _____

Date: _____