

Payment Policy

Effective October 2025

At **Indian River Primary Care**, we strive to provide every patient with exceptional care and transparent billing practices. Please read the following payment policies carefully prior to your first appointment.

Insurance & Payment Responsibility

Indian River Primary Care files your insurance as a courtesy.

If your provider is **In-Network** with your insurance, your **co-pay** and **any deductible** are due at the time of service.

If Indian River Primary Care is **not a participating provider** for your insurance, **payment in full** is expected at the time of service.

All charges will include any and all services rendered at Indian River Primary Care.

Please note that each insurance policy is different. It is **your responsibility** to know your benefits and requirements. If **pre-authorization** is needed, please inform our staff so we may obtain authorization.

Your insurance policy is a **contract between you and your insurance company**, not between you and our physicians.

Out-of-Network Insurance Policy

If your insurance plan is out of network with Indian River Primary Care, please note the following:

1. **Payment at Time of Service:**
2. A payment of **\$150** will be collected at the time of your office visit.
3. **Final Billing:**
4. After your visit, our billing team will review and process all billable services performed during your appointment. A final bill will then be created, and the **\$150** collected at the time of service will be applied toward the total amount due.
5. **Balance Payment:**

6. If there is a remaining balance after the \$150 payment is applied, your **credit card on file** will be charged for the balance due.
7. **Insurance Reimbursement:**
8. Indian River Primary Care will submit the claim to your insurance company on your behalf. Because we are out of network, your insurance company will reimburse **you directly** according to your plan's out-of-network benefits.

Please note: Indian River Primary Care is **not in network with any Medicare Advantage Plans**. Patients with Medicare Advantage coverage will be considered **out-of-network** and subject to the above payment policy.

Patient Balances & Payments

Patient balances are expected to be paid **in full**. We do not offer payment plans for outstanding balances.

Partial payments received through the mail will **not be accepted**.

If you are unable to pay for your appointment or for previous balances, please notify our staff before your scheduled visit. You may be asked to **reschedule** your appointment if balances remain unpaid.

Fees

- **Missed Appointment Fee:** \$50 (unless 24-hour notice is given)
- **Returned Check Fee:** \$25 for NSF checks

Account Credits

Credits on your account will be held and applied to future visits.

If your credit is **less than \$50**, it will automatically be applied to your next visit.

If you no longer plan to be seen in our office, please submit a **written request** to receive a refund for any outstanding credit.

Participating Insurance Plans

Indian River Primary Care currently participates with the following plans:

- **Blue Cross Blue Shield PPO / Blue Options**
- **Traditional Medicare**

We are not in network with any Medicare Advantage Plans.

Please confirm with your insurance company that your Indian River Primary Care provider is in network, as participation may vary.

Important Notices

- **We do not accept Medicaid.** Any balances attributed to Medicaid will be the patient's responsibility.
- By signing this document and providing your credit card information, you authorize Indian River Primary Care to charge your card for future invoices and balances.