

Patient Payment Policy

Insurance company payment policies are constantly evolving, and we understand that it's challenging to keep up. The following outlines the Patient Payment Policies at Quality DME for clarity and transparency. Quality DME is committed to providing our patients with the best support and service. Our costs represent the usual and customary charges for our service area.

Payment Procedure:

- A credit/debit card must be on file for all equipment deliveries with expected out-of-pocket expenses.
- Once a claim is processed, Quality DME will send an invoice. By default, the patient will receive both email and paper copies of the invoice. The email will contain our website link to view the invoice.
- Payments are due within 30 days of the invoice date. If payments become past due, Quality DME will automatically charge the credit/debit card on file.
- Payments may be made online, by phone, or by check.

Payment Plan:

We offer no-interest payment options upon request. Payment plans are available only after an invoice is open. Patients may contact our billing team to set up a payment plan once an invoice is received or self-register online.

- Payment plans are only available using credit/debit cards and not available for check/email payments.
- The maximum plan length is ten (10) months for machines and three (3) months for supplies/accessories

Down Payments:

If the remaining deductible is more than \$750.00, we require a down payment before scheduling delivery of the prescribed equipment. Down payments must be no less than \$350.00, but can be more, up to the maximum expected cost of the equipment. A credit card will remain on file for all additional expenses which will be invoiced.

Refund Policy:

In the event of an overpayment, refunds will be issued to patients within one (1) week after Quality DME receives payment from your insurance company and at no time sooner. The refunds will come by the same method as the original payment (check or credit card). Cash payments will refund via check.

Insurance Contracts:

Your insurance is a contract between you and your insurance company: If you have medical insurance(s), we will submit a claim on your behalf to facilitate payment by the insurance company. However, Quality DME cannot guarantee that your carrier will pay your claim. If your insurance carrier denies a claim, the obligation for payment is the patient's responsibility.

Secondary Insurances:

If you have secondary insurance, it is your responsibility to coordinate benefits between the two policies. As a courtesy, we will submit the balance from the primary payer to the secondary payer. If, however, they do not pay within 60 days, we will not dispute the claim, and the balance will be the patient's responsibility. Patients may file a claim to their secondary plan for reimbursement; we will assist wherever possible.

Insurance Policy Changes:

Changes made by your insurance company are your responsibility. We do constantly adapt to any policy changes from insurance providers. However, we are not responsible for changes to an insurance plan covered services. To ensure service coverage, we encourage patients to contact their insurance provider.

Regarding Late and Non-Payment:

Patients must send payments for invoices on or before the due date. Late payments will be subject to a late fee of five dollars (**\$5.00**) per invoice. If an invoice is over 90 days past due, we will refer the account to a Collections Agency. Once the account is with a Collections Agency, they will make payment arrangements. Please be advised that during collections, legal action is possible.

Return Policy:

If opened, the following are non-returnable disposable supplies: mask interface, tubing, filters, chambers, cushions, and chinstraps. If unopened, disposable supplies are returnable within 30 days of delivery. More than 30 days past delivery, unopened supplies are non-returnable and non-refundable. All PAP Therapy Machines billed as a rental are eligible for return before completing the rental term. Once returned, Quality DME will bill the insurance company for that entire month. Machines billed as insurance purchases (including partial, full, or applied to deductible) are non-returnable.

Receipt of Equipment:

Equipment delivered in person requires a signature by the patient or patient's caregiver to confirm receipt. For shipped supplies, delivery confirmation by the shipping company (USPS, UPS, FedEx, etc.) will serve as Proof of Delivery. In the case of non-delivery, the patient must notify Quality DME within 30 days of the order date to re-process orders at no charge.

Change of insurance:

The patient's responsibility is to notify us of any changes to their insurance plan(s). All costs accrued due to a lapse in coverage or an unreported change of insurance are the patient's responsibility.