

Ark City Clinic, P.A. New Credit Policy

This letter is to inform you of the recent changes in Ark City Clinic, P.A. Credit Policy effective September 30, 2010.

In the interest of good business practice, the desire to continue to provide quality health services and maintain fiscal responsibility, Ark City Clinic, P.A. will no longer use Gemini Financial Services as its billing service. Ark City Clinic, P.A. will mail all billing statements and all payments should be made to Ark City Clinic, P.A.

Following is the Ark City Clinic, P.A. new credit policy taking effect September 30, 2010:

1. You are responsible for payment of all medical treatment and related services provided by Ark City Clinic, P.A.
2. As a service and out of consideration to you, this office will file insurance claims for all covered services. As appropriate, based on our contractual provisions with your insurer, this office will accept your insurance company's maximum allowable reimbursement. You will be responsible for any deductible or co-payment amounts and any non-covered services incurred at the time of service.
3. All accounts are considered due in full, after payment from insurance company is received.

In keeping with our commitment to serve our patients, Ark City Clinic, P.A. can make payment arrangements for partial payments for your convenience.

Following are the **TWO OPTIONS** made available under the new credit should you incur an outstanding balance.

Option A) Pay the account in full.

Option B) In the event payment in full is not received by Ark City Clinic, P.A. within 60 days from the statement date the following will automatically occur:

- 1) **The patient shall be billed 1.375% monthly service fee (Annual APR 16.5%) on the outstanding balance.**
- 2) **Payment arrangements must be made with the Ark City Clinic PA Patient Accounts Department.**

Failure to pay in full or make satisfactory payment arrangements will result in the account being referred to Kansas Counselors for further collection.

