



4 Vanderbilt Park Drive, Suite 100, Asheville, NC 28803-1700  
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### **Financial Policy**

- A patient insured by an insurance company that CIMA contracts with is expected to pay their entire co-payment, deductible or co-insurance portion of their CIMA charges on the day services are provided.
- CIMA will file the charges for each patient's services. CIMA will file primary and secondary claims for you. CIMA does not file tertiary (third) insurances. We will file your secondary insurance once we have received a response from your primary insurance. We will give the secondary 45 days to respond to the claim, and if no response is received, the balance on the account will be turned over to you. It will become your responsibility to contact the secondary for payment. The secondary insurance will be filed only once, as a courtesy to you.
- CIMA will file insurance claims with non-contracted plans as a courtesy to our patients. It is the patient's responsibility however to verify, prior to receiving medical services from CIMA, whether or not we are contracted with your insurance. Payment in full is expected at the time of service and any payment issues with a non-contracted plan are the responsibility of the patient.
- Payment collected at the time of service is an estimate based on the information available to us at the time of service. If there is an additional balance due from the patient, after the patient's insurance has processed the claim, payment in full is due upon the patient's receipt of a CIMA billing statement.
- Patients documented to have no health insurance coverage may be eligible for a reduction in some of their charges with **full payment at time of service.**
- Patients with an appointment to see their physician, who also have a delinquent balance of 60 or more days old, will be required to pay their existing balance in full before seeing the physician.



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- Balances greater than 60 days are considered delinquent. If the balance is not paid at 120 days and patients do not respond to CIMA's attempts to collect an overdue balance, further action may be taken to recover this delinquent account, i.e. a collection agency, and possible dismissal from the practice.
- Patients who are having severe difficulties paying for services should contact the CIMA business department at 828-258-0397. CIMA is willing to work with patients who are having financial problems if the patient will call the business department to discuss their situation and they do not ignore CIMA's attempts to contact the patient.
- Patients that present checks with insufficient funds will be charged a \$30 returned check fee, and will not be eligible to be seen in our practice until the balance is paid in full.



Carolina  
Internal  
Medicine  
ASSOCIATES

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