

Welcome to the office of Dr. Bruce Millman
Board Certified Pulmonary Medicine
Board Certified Critical Care Medicine

Effective Oct 1, 2020

OFFICE POLICY

Dr. Millman and staff are committed to provide you with the very best care. We are pleased to discuss our professional fees and policies with you at any time. Your clear understanding of our financial policy is important to our professional relationship. Please ask, if you have any questions about our fees, financial policy, or your responsibility. You have the right to be referred to another practice (if requested) if these policies are not acceptable to you.

This policy is very complete and aims to be clear on our policies so misunderstandings are limited. We tried to make it extremely transparent

APPOINTMENT POLICY and FEES

Scheduling an appointment is a commitment to us that you will use our resources. If you do not show up as planned, we have lost the opportunity to provide services for another patient. We do understand that occasionally appointments will be missed due to circumstances beyond your control.

According to the AMA (American Medical Association) Code of Ethics, "Patients generally have a responsibility to meet their financial obligations with regard to medical care," and, "Patients should be cognizant of the cost associated with using a limited resource like healthcare and try to use medical resources judiciously." The AMA also relates "it is clearly ethical and appropriate to charge a patient for a missed appointment or for one not cancelled 24 hours in advance."

When you cancel an appointment within this reasonable amount of time, we can better accommodate our other patients who need to be seen.

ESTABLISHED PATIENTS:

** Patients who do not contact our office 2 business days prior to appointment (by 10 AM), you will be subject to a "no cancellation" charge of \$ 65.

** For pulmonary function tests or 6 minute walk, you must contact us 4 days prior to your appointment (by 10 AM) , you will charged a "no cancellation" charge of \$75

** Patients who do not come for their scheduled appointment--"No show" , will be subject to a "No SHOW" fee of \$75

** Patients who do not come for Pulmonary Function Test or 6 minute walk , "No show" , will be subject to a "No SHOW" fee of \$95

Why do we charge these fees? Before each appointment, we spend time actually pulling your electronic records from several sources. We quite often spend additional time calling your cardiologist, internist, or other providers to obtain records so that your office appointment will be smoother and Dr. Millman will have all relevant info to help optimize your health.

In addition, Dr. Millman himself will review your medical data that the staff has pulled and spend his additional time (that is not reimbursed or chargeable) to prepare for your office visit.

If you don't show or don't cancel within the time above, this is not fair to our staff and Dr. Millman.

** These fees are expected to be paid before the next scheduled appointment. This is not a billable charge to any insurance company. Charges will be placed on your balance. As part of our financial policy—you will not be seen by Dr. Millman if you have any balance (see below selection). Any unpaid balances will be referred to a third party collections agency after 3 months.

Of course, we do understand that unforeseen circumstances come up in life—please relate these our office manager and we will take this into consideration as well.

** If you "No show" or cancel or reschedule 3 times in a 12-month period, we reserve the right to dismiss you from the practice. See section below.

Any bank checks returned/Non sufficient funds will incur a \$40 fee to the patient's account.

NEW PATIENTS:

As a specialist, we aim to provide excellent care that will assist you, your primary care physician, and your medical team. We also expect a commitment from you as a patient to show up for your New Patient Consultation appointment. In order to prepare your medical chart and to pull your pertinent imaging studies/records for your visit, our staff spends a significant amount of time. In addition, we block off at least 30 minutes for a new consultation.

As part of the registration process (on the phone), our staff will collect pertinent demographic information, insurance information, email/cell phone numbers. In addition, to "reserve" your appointment and to verify your commitment to us that you will show up for your scheduled appointment, we may ask you to place a credit card on file to "hold" your time slot. Your credit card is not authorized or charged at that time, but will be checked for validity via a secure 3rd party encrypted SSL carrier. If you "No show" for your scheduled new patient consultation, a \$100 "No show" will be charged to your credit card. If you do not cancel prior to 2 business days before your new patient appointment, your credit card will be charged a \$75 "No cancellation" fee.

Again, the purpose of these fees is to ensure that you are committed to your time slot just as we are committed to preparing your chart and paper work for your upcoming visit. When you cancel an appointment within this reasonable amount of time, we can better accommodate other patients who may be waiting for an appointment and need to be seen.

Our aim here is open otherwise unused appointments for our patients---it is not to collect missed appointment fees. Your cooperation and consideration are appreciated.

Also, before being seen by Dr. Millman initially, all patients will be required to review and if acceptable to you sign additional demographics/financial responsibility forms in the new patient welcome packet and/or upon the check in onboarding process. If these terms are not acceptable to you, then we are not the right fit for you and you may wish to seek medical attention from your PCP, urgent care, ER instead. Regrettably, we will not be able to see you as a patient.

COPAYS, DEDUCTIBLES, BALANCES, INSURANCE BILLING ...and your CONTACT INFO RESPONSIBILITIES

We participate in most insurance plans and will be happy to submit claims to these companies on your behalf. There are over 3,000 insurance plans in the U.S.--Every plan is different, so please be sure to check your coverage with your insurance carrier directly if you have specific questions about what your insurance will pay. Dr. Millman's billing company will make efforts to resolve insurance issues, but please remember that you are ultimately responsible for the cost of your healthcare.

You are responsible for knowing your office copay for a specialist and for your actual yearly deductible amounts.

****** Your insurance company **REQUIRES** that WE COLLECT COPAYS at time of service

****** If you participate in an insurance plan that requires a referral (i.e. HMO), you are responsible for obtaining an OFFICIAL referral (with valid dates) and ensuring that our office as received it prior to your visit. You may wish to call our office FIRST before you arrive. You are responsible for contacting your primary physician's office. Unfortunately, you will NOT be able to be seen without the official referral—you will have to have your care managed by your PCP prior to then.

As the standard throughout the medical industry Dr. Millman :

We will try to accurately electronically verify your copay and deductible amount (supplied by your insurance carrier/our electronic clearing house) by your date of service.

All copays will be collected at time of service and may be collected at time of check-in.

All balances must be \$0 before Dr. Millman will see you unless other arrangements are made. This may include placing a Credit Care on File payment plan agreement or other payment methods to ensure financial compliance. See practice manager for details.

Again, any patient that has a balance will not be seen unless other arrangements have been made. Dr. Millman will handle any "emergency" prescriptions for up to 30 days. Any emergent care can be managed through your PCP or a local urgent care center/hospital of your choice. We will still be available for your PCP to contact us by phone/mail for 30 days to continue coordination of care.

Credit card (Mastercard/VISA/Discover/AMEX only) and personal checks are accepted means . **We do not accept cash, change, or money orders**

Medicare and private insurance companies send out EOB (explanation of benefits) which detail our charges and your payment responsibilities. The EOB usually arrives several days prior to our paper/email statements are sent to you. As a result, you should be aware of your payment responsibilities well before you receive any statement from our office.

We suggest to first contact your insurance carrier if have any initial questions. Then..if you have any QUESTIONS regarding charges, balances, late fees, collections issues, etc.---please contact Dr. Millman's billing company directly at 1-734-462-0340

Office statements are sent out to the mailing address that you have on file with us.

We are not responsible for mail sent to an old address if you do not inform us. As a result, late fees, old balances, will not be waived. You will still be responsible for any late fees/balances that accrue as a failure of you to inform us change of contact/address/insurance information within a reasonable amount of time.

It is your responsibility to inform us of these changes. Please verify with us your correct mailing, your main contact number and email address.

Also—it is your responsibility to listen to our voice mail messages as well. If you don't know how to set up or open your voice mails, then contact your phone provider.

We leave appointment reminders to the ONE phone number we have on file with you. If you provide us with another number (i.e. your children or your spouses), it is still your responsibility to communicate with that person. We don't accept any responsibility for missed appointments if you don't access your messages, voice mails, or our office appointment REMINDER emails. These communications are reminders and are NOT seeking your confirmation that you are going to be at the office visit on your already scheduled date

TO MAKE A PAYMENT –contact our office at 1-877-586-4877 option #2

** Please note there may be a reasonable credit transaction fee applied in addition to your prior balance.

All unpaid accounts after 3 months, will be turned over to collections agencies/law firms. Your credit rating potentially may be adversely affected. In addition, Dr. Millman has to right to discharge from the practice for lack of financial responsibility (See dismissal from practice section) below. Dr. Millman will be happy to refer to another practice for continued pulmonary care if requested.

MISCELLANEOUS FORMS and CHARGES

- For **each requested instance**, to copy medical records, we charge \$.40 per page after the first 10 pages. These charges are necessary in order to help us defer costs of maintaining a copy machine, providing paper supplies, and paying employees for the time they spend retrieving files, filling out forms, sending electronically, or making paper copies.
- For **each requested instance**, there is additional minimum \$45 fee to issue a report or complete forms/letters (i.e. disability, employment related, housing related) that are "above and beyond" normally requested information or forms. This fee DOES NOT ENSURE you will obtain disability, time off, or other desired outcome. The fee is for Dr. Millman and staff's time and medical expertise. Dr. Millman fills out these forms according to his professional opinion on your medical situation and does not bias towards patient or requesting party potential desired outcome.

We are not obligated to fill out any disability, employment relates, housing related or similar forms. This is an additional service request. Also, Dr. Millman states the medical facts as he sees it. He does not "color" his medical opinion for you to receive or not receive disability. This is against his medical ethics. Determination of disability is between you and your HR and government agencies. Dr. Millman does not determine this.

We will ask your approval if beyond \$45. This is due to additional time required to accurately and thoroughly review and process these requests. This is not covered by your insurance and Dr. Millman's time is valuable just as your time is as well. As a result, please allow 2 weeks for these forms to be completed.

TESTS, PreAUTHORIZATION, and YOUR INSURANCE COVERAGE

As the medical system is becoming more complex, and financial arrangements are changing between the patient, insurance carrier/Medicare, and the doctor---some tests (including CT scans, sleep studies, etc) may require PRE-AUTHORIZATION from your insurance carrier. Pre-authorization is NOT A GUARANTEE that your insurance company will pay for our requested test/procedure. It just gives us permission to perform/order the test/procedure. Our office will make attempts to obtain this pre-authorization so that your test will be at least partially "paid for" by your insurance carrier. Ultimately, YOU may be responsible for the FULL cost of the test if the authorization has not been granted by your insurance carrier. It your responsibility to check with the testing facility (Beaumont or outside facility/center) to make sure that this has been pre-authorized (if needed) or that the test is "Covered" by your policy. Dr. Millman does not accept any responsibility for tests that are not covered by your specific policy EVEN IF "PRE-AUTHORIZATION" is obtained. You may need to contact your insurance carrier directly to see if test is covered before hand. Please ask Dr. Millman at time of service if you have any questions about this.

For your tests (i.e. CT scans, ECHOS, in lab testing), please allow at least **10 business days for our staff to contact and relate your clinical information to your insurance carrier.

CONTACTING US--AFTER – HOURS, EMERGENCIES, REFILLS, ETC.

Our typical office hours are 8:30-4:30 M-F. These hours may change in the future. Please ask our staff for details.

Of course, extreme circumstances come up where this may not be absolute. If after normal business hours, you need to get a hold of Dr. Millman, please call the answering service line –1-877-586-4877 option #6.

For any emergencies, do not call our answering service, hang up ---call 911 instead. Do not wait for a call return in any situation in which there is any concern about you or your families care. Again.. if in distress, however, do not take any chances by calling our office or answering service--Call 911 immediately. Driving to a hospital is much more risky for you and your driver---as deterioration can rapidly occur. Again, call 911 immediately.

Please be patient....any messages left in the appointment or general messaging mailbox

will be returned usually within 1 business day, but sometimes circumstances on our end do arise. Please be reasonable and patient. Please call again if you do not get a response from our staff by the end of the NEXT business day. If office staff, however, does not return a message the second time, then please call through the answering service line to have Dr. Millman contacted. Remember as always, you can also contact your PCP or go to an urgent care/ER to err on the side of immediate safety.

Keep in mind that some weekends/days, Dr. Millman will be "covered" by another pulmonologist. This covering doctor will try to manage your problem as much as possible until Dr. Millman can see you at the next office appointment. Our staff will be able to have you come in the next office date if needed to help you quicker.

Refill request line

Unfortunately, there are thousands of different drug insurance plans now. As a result, Dr. Millman will prescribe to you what he believes is medically indicated for you.

Calling our office staff directly will actually delay your prescription.

Do NOT WAIT TILL THE LAST WEEK OF YOUR MEDICATION SUPPLY.

Call our Refill line for all of your drug prescription refill requests.

1-877-586-4877 option #3

Listen to the requested info clearly.

Typically we will send your script over electronically within 3 full business days. However, sometimes unforeseen circumstances may delay this to the next morning. If you do not leave requested info this may be delay your prescription being sent to your pharmacy. Also, if there is a conflict with your insurance plan or your medication needs pre-authorization, there will almost always be a day longer **than 3 full business days.**

Dr. Millman cannot reasonably know what is a substitute drug for your specific insurance plan. Once you do find out from insurance company an alternative drug, **call back** our Refill request line and leave the requested information.

If your pulmonary medication costs are too high, then some options:

1. Go to our website (drbruce millman.com) for link prescription drug assistance. Here is there is a list of other substitute inhalers (then call your insurance company to check for your benefits)
2. Ask your pharmacy for coupon cards

3. Contact the manufacturer of the inhaler by their website for drug cost assistance
4. Ask your PCP for coupon cards
5. Consider charging your prescription by credit card and paying off over time

Again Dr. Millman has no control over your insurance plan's copay amounts for inhalers/pulmonary medications. You should discuss with your insurance carrier other options or consider changing carriers in next open enrollment.

**** If you go to the pharmacy and the inhaler is "denied" by your pharmacy, please contact your insurance company (call or go their website) for another substitute that is part of your drug plan formulary. Dr. Millman and staff WILL NOT CALL YOUR INSURANCE CARRIER to find out what is covered. In addition, at this time, we DO NOT CALL your insurance carrier to authorize substitutes if there is a denial by your pharmacy.**

OTHER STUFF

A copy of HIPAA policy will be provided to you at your initial office visit. It also can be requested at any time in person or by phone. We can mail or fax a copy to you as well.

The above is Dr. Millman's office policy and was updated and implemented on October 1, 2020. This supersedes our prior office policy. This office policy may be updated at any time but you will be informed when you come in for your next appointment and a copy of any updates can be provided to you then.

If you have any other questions regarding this policy, Dr. Millman can also discuss with you at your next appointment.

You may receive text messages, email reminders, phone call reminders from our practice regarding upcoming office appointments and messages regarding your status in your account. As is standard now in the medical industry, We may use third party companies to help with providing this service.

DISMISSAL FROM PRACTICE

We are here to help you and your family by providing upmost care.

If any patient cancels, no shows, or reschedules more than 3 times during a 12 month time period, then dismissal will be considered.

Failure to pay balances within 3 months (unless payment plan credit card on file has been signed)— patient will receive correspondence relating 30 days to be discharged

from practice.

If any patient or family member is disrespectful to our staff, other patients, or Dr. Millman, Dr. Millman has the right to immediately discharge you from our practice. The goal is to work together to successfully help you and your family. If things are not amicable, then this will not help you, your family, or our practice. We can part ways.

Also, this is our office terms of service and office policy. If you do not wish to follow the policy as outlined, this is your choice. You will not be able to see us as a patient however and will be dismissed from the practice. We can also give you the names of other pulmonary specialists if requested.

Dr. Millman will handle any "emergency" prescriptions for up to 30 days. Any other emergent care can be managed through your PCP or a local urgent care center/hospital of your choice. We will still be available for your PCP to contact us for 30 days and discuss your care to continue the coordination of care. We hope this will never happen of course.

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The above policy is meant to be very comprehensive, transparent, and informative.

We look forward to working with you and your family!

6014 W. Maple Road West Bloomfield, Michigan 48322
2221 Livernois #100 Troy, Michigan 48083

Phone and fax for both locations:

1-877-LUNG-877 or 1-877-586-4877

FAX 1-248-592-7387

Version Oct 1,2020