peoplefirst CLINIC, PLLC

652 Bielenberg Dr, Suite 202
Woodbury, MN 55125-4480

Phone: (651) 317-3902
Fax: (949) 890-4747
info@peoplefirstmn.com

Financial Policy

This policy explains how billing, payments, and cancellations work at PeopleFirst. Please read it and sign at the end. If money is tight, ask us about our Financial Hardship & Card-on-File Waiver Application.

Questions? Email our business office at info@peoplefirstmn.com before signing.

Patient information

Legal first name		**Legal last name**	
Chosen / preferred name		**Pronouns**	
Date of birth			

1. Insurance and billing

- **We bill your insurance for you.** I authorize my insurance company to pay PeopleFirst Clinic PLLC directly for my care, and I authorize PeopleFirst to submit claims and talk with my insurance company as needed for billing and treatment.
- **Keep your insurance information current.** If PeopleFirst can't bill my insurance because the information I gave was wrong, missing, or not valid at the time of service, I will be responsible for those visits at the clinic's self-pay rates.
- **What I owe.** I am responsible for anything my insurance doesn't cover, including copays, deductibles, coinsurance, and services my plan doesn't cover. I am responsible for understanding my own benefits.
- **Medical Assistance, MinnesotaCare, and Medicare.** PeopleFirst only charges the cost-sharing that state and federal law allow for these programs.
- **Self-pay.** If I pay for my own care, I will receive a Good Faith Estimate. The full fee schedule is available on written request, and fees may change.
- **How payments are applied.** Any payment on my account, including charges to my card on file, may be applied to older balances first.
- **Canceling this authorization.** I can cancel my insurance payment authorization by writing to PeopleFirst and my insurance company. This does not affect claims already sent or paid.

2. Paying for your visits

We never want payment to stand between you and care. To keep things fair and simple, we use the same process for every patient: most people keep a credit card, debit card, or FSA or HSA card on file in the patient portal.

If a card on file doesn't work for you, that's completely okay. Just fill out our Financial Hardship & Card-on-File Waiver Application, and we'll find another way together. You can ask for it anytime at info@peoplefirstmn.com.

How it works

- PeopleFirst may charge my card on file after insurance processes my claim. If I am self-pay, my card may be charged on the day of my visit for the amount on my Good Faith Estimate.
- My card, or another payment option from the waiver application, needs to be in place at least 3 business days before each appointment. If it isn't, my appointment may be released to someone on the waitlist.
- **New appointments** are requested through Tebra and approved only after my consent paperwork is complete. All required paperwork, my card on file, and my insurance information must be in place at least 3 business days before the appointment, or the appointment will be canceled so it can be released to someone on the waitlist.
- Other options include a flat deposit at least 3 business days before each visit ($140 for psychotherapy, $175 for medication management; Medicare patients pay only their expected share, and self-pay patients pay their Good Faith Estimate).
- This authorization lasts until I cancel it in writing. I will keep my card information up to date. PeopleFirst never writes down or stores card numbers outside the electronic health record.

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- Payment methods: credit card, debit card, FSA or HSA card, check, or money order. We don't accept cash. FSA and HSA cards can't be used for missed-appointment fees.
- If I need help with any of this, or a reasonable accommodation, I will email info@peoplefirstmn.com before the deadline. We're happy to help.

3. Balances and payment plans

- **We'll ask for full payment of your last balance at your next visit,** unless you have an approved exemption or a payment plan in place.
- If I can't pay my balance in full, I can set up a payment plan with the business office for any balance of $100 or more. If I owe $250 or more, a plan is needed before my next appointment. Plans are usually at least $30 a month, with no interest.
- **Late payment administrative fee.** Following up on unpaid balances takes real staff time. This policy is my notice of the fee. If a balance isn't paid and isn't on a payment plan, a flat administrative fee is added: $15 if it's still unpaid 30 days after my statement date, another $15 at 60 days, another $15 at 90 days, then $8 a month until it's paid. These fees never total more than $60, or more than the balance owed, whichever is less. This is a flat charge for staff time, not interest.
- No administrative fees are added to any balance that is on a payment plan I'm keeping up with, or while a billing question I've raised is being reviewed. Any other unpaid balance can be charged the fee. Medical Assistance and MinnesotaCare members are never charged these fees.
- If a payment ever gets hard, I will contact the business office right away and pay what I can afford. We'll work it out together.

4. Cancellations and missed appointments

- **Cancel at least 48 business hours ahead.** For example, for a Monday 10 a.m. appointment, cancel by Thursday at 10 a.m.
- **Late cancellations and no-shows** may be charged a $175 fee. Insurance doesn't cover this fee. It's up to the provider, and exceptions may be made for emergencies or extenuating circumstances.
- If my provider is running late, I will wait 15 minutes past my appointment time, at the clinic or on the telehealth link, and tell my provider before I leave, so I'm not marked as a no-show.
- Repeated late cancellations or no-shows may lead to a referral to another provider, because consistent care matters.
- **Medical Assistance and MinnesotaCare members are never charged for missed or late-canceled appointments.**

Patients of Kim De Paulo

- Cancel at least two business days ahead. For example, for a Monday appointment, cancel by Thursday.
- Late cancellations are $250 unless you reschedule at the time you cancel. Missed appointments are charged the full cost of the visit. Insurance doesn't cover these fees.
- Fees are up to the provider, and exceptions may be made for emergencies or extenuating circumstances.
- Repeated late cancellations or no-shows may lead to a referral to another provider.
- Medical Assistance and MinnesotaCare members are never charged these fees.

Signature

Signed every year: This form needs to be signed again every year. PeopleFirst will ask me to review and re-sign it about one year after I sign it, and also when the form is updated (usually on January 1).

By signing below, I confirm that I have read, understand, and agree to this Financial Policy. It takes effect on the date I sign.

If I type my name below, I am signing this form electronically, and my typed name has the same legal effect as my handwritten signature.

Signature (patient or legal representative)		**Date**	

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Printed name		**Relationship (if not patient)**	

Filling out a paper or PDF copy? Please return it to info@peoplefirstmn.com.