

South Texas Medical Clinics PA Patient Information Guide

Thank you for choosing South Texas Medical Clinics PA for your medical needs. Please contact STMC's Account Services department at 1-877-282-7862 or 979-282-7862 with any questions. We'll be glad to help you!

Payment Policy

If you have insurance, payment for your copay and/or deductible/coinsurance will be required when you come for your appointment. Self-pay patients, those without insurance, will be required to pay a deposit or payment in full depending on services provided. We do have a self-pay discount policy for payment in full.

Account balances are due upon receipt of your statement. Your statement will be sent to you approximately every 28 days, our regular billing cycle.

If you have unforeseen circumstances that prevent you from paying your balance in full, please contact our Credit and Collection Department at 979-532-7779 or 979-532-7720 to make payment arrangements. We will be happy to work with you.

Participation with Insurance Plans Managed Care Carriers

STMC participates in many PPO, POS, EPO, and HMO plans. To make sure that South Texas Medical Clinics PA participates in your plan, please check your plan directory or call your carrier to confirm the STMC physician of your choice is in your network.

Generally, most insurance plans require a copay. STMC does not allow copays to be billed to your account. You must come prepared to pay your copay before you are seen for your appointment. Insurance plans have specific benefits and/or coverage. If your visit results in a balance due greater than the copay paid, you will be expected to pay the balance upon receipt of your statement. Your portion of what is owed may vary from plan to plan based on services rendered.

Some plans require you choose a primary care physician. These plans generally require a referral and/or authorization be obtained from your primary care physician prior to seeing a specialist. It is your responsibility to assist us by insuring the proper steps have been taken by you and your primary care physician prior to seeing a STMC specialty physician.

Medicare Coverage

South Texas Medical Clinics participates in the Medicare program. We will file your charges with Medicare for benefits. Medicare pays 80% of their allowables after your annual deductible. You are responsible for the deductible and coinsurance (20%) amounts.

If you have a supplemental insurance plan, we will also file your claim to them. We do, however, limit the number of supplements we file to two.

There are some services Medicare does not cover. An example is refractions. You are responsible for any services that are not covered by the Medicare program. Generally, you will be billed for these services after we receive the denial from Medicare-

South Texas Medical Clinics does not participate in any Medicare HMOs. If you elect to join a Medicare HMO, it is your responsibility to inform us of your current coverage. If you join a Medicare HMO, you will be responsible for your charges in full, unless your Medicare HMO has authorized your visit to a STMC provider.

South Texas does participate with Private Fee for Service (PFFS) Medicare Replacement Plans (MAP's). Some PFFS plans are subject to copay, which will be collected at the time of service. Any balance due after your copay is your responsibility.

Medicaid Coverage

If you are eligible for Medicaid, you are required to bring your current month's eligibility card with you to every visit. Medicaid will pay for all medically necessary services during your eligibility period. Non-covered Medicaid services will be your responsibility.

South Texas Medical Clinics does not participate with Medicaid HMO's. Patients participating in a Medicaid HMO who have chosen a "non" South Texas Medical Clinic physician as their primary care physician will need a referral from your primary care physician prior to receiving services.

Automobile Accident Insurance

If you are involved in an automobile accident and need medical attention, STMC will be happy to file your charges with your automobile accident policy carrier if you provide that information. We will allow the carrier 45 days to pay for your medical care resulting from the accident. If the carrier has not paid within the 45 days, you then become responsible for those bills. We suggest you stay in close contact with your automobile insurance carrier to insure payment for the services you needed. If you fail to provide us with your auto insurance carrier information prior to charges being filed to your personal medical insurance we will not refile your charges with the auto insurance company. It will be your responsibility to refile those charges with the right insurance provider if needed.

Worker Comp Injury

If you are hurt on the job, it is your responsibility to inform us who is responsible for paying your medical bills, including the employer's name, address, and telephone number as well as your employer's Worker Comp carrier's name, address, telephone number, your adjustor's name and phone number. We will then be able to file your claim(s) with the appropriate insurance company. We adhere to the Texas Laws regarding worker comp injuries.

Patient Confidentiality

It is the policy of STMC to follow all federal and state laws and reporting requirements regarding identity theft. Each patient must verify date of birth, current mailing address, phone numbers, and present a valid driver's license or government issued photo id. If the patient is a minor, the patient's parent or guardian will be responsible for providing the information listed above. We will also require an answer to a security question to be on file.

Minor Children

The guarantor is the parent/guardian with whom the minor child resides. The guarantor is responsible for paying any medical treatment bills. Insurance can be filed regardless of who is the insured subscriber. All copays must be paid at the time of service.

In cases of minor children of divorce, financial arrangements are between the two ex-spouses. STMC expects the copay to be paid when the child is brought in for an appointment and any other balances owed will be sent to the guarantor on file.

Children will remain on the parent's guarantor account until they are 18 years old. At that time if you would like for them to have their own account please contact our Account Services Department at 1-877-282-7862 or 979-282-7862.

If you Need Assistance

STMC's Business Office is available to assist you with your questions and payment arrangements.

Our Account Services department located to the right of the entrance doors at the Wharton location. An appointment with them is not necessary, they can help you anytime you come to the clinic or you may also call them 1-877-282-7862 or 979-282-7862.

To make payment arrangements, please contact our credit/collection department at 979-532-7779 or 979-532-7720.

Your responsibility

We must have up-to-date insurance information in order to file your claims properly. We require all patients update your insurance annually. We ask for this information every January, including making copies of any new insurance cards. If, at any time during the year, your coverage changes, it is your responsibility to notify STMC of the change; bring in your new insurance cards. Failure on your part to notify us of a change in coverage could result in services not being paid by your carrier and ultimately become your responsibility.