



Erin V. Stoehr, DO, PLLC Gynecology & Wellness

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FINANCIAL/CALL COVERAGE POLICY

Medicare/PPO/HMO/Managed Care: You must bring your current insurance card to every visit so that we can make a copy of it. If you do not have your card, your appointment may be rescheduled. You are responsible for remitting co-pays at the time of service and unless otherwise indicated, responsible for obtaining the necessary referrals/authorizations your plan requires. If you fail to do so, you will be responsible for payment. These are policy provisions which you agreed to adhere to when you signed up for the plan. We will submit all charges and follow-up with your carrier for payment. You are responsible for all deductibles, co-pays and any other non-covered charges.

Medicaid: You are responsible for providing our office with your ID# and maintaining your coverage including coordination of benefits. If services are provided and your eligibility has lapsed, you will be responsible for payment of the services provided during the period of no coverage.

Referrals: If your insurance requires a referral from your PCP to be seen in our office, it is your responsibility to obtain that referral from your PCP. If you fail to do so, you will be responsible for payment.

Non-participating Carriers: You are ultimately responsible for all charges if we do not have a participation agreement with your insurance carrier. If you provide our office with the necessary information needed to properly bill, we will submit on your behalf. You are responsible for following-up with your insurance carrier for unpaid claims and/or appeals. You are responsible for all deductibles, co-pays, and non-covered charges.

Self-pay: If you are uninsured, you are responsible for remitting payment in full at the time of service, unless prior arrangements have been made with the Billing Department. If you are unable to remit payment in full and need to discuss payment options available to you, you must contact our Billing Department at: 304-242-3900, Monday-Thursday 7:30am-2:00pm.

Telehealth/Electronic Messaging via Patient Portal: In addition to the above, not all insurances cover these types of visits. We will bill your insurance for the services provided. You are responsible for all deductibles, co-pays, and non-covered charges. Self-pay patients will be responsible to remit payment in full prior to the visit. To participate in telehealth appointments, you must be physically in the state of West Virginia or Ohio during the visit.

Surgery Services: We will bill your insurance. Any anticipated deductible and co-payments must be paid prior to the scheduled surgery.

Lab Tests and Other Charges: If your visit included lab tests, x-rays, biopsies, pap smears, or cultures you will receive separate billing from the company performing the processing and evaluation of those tests.

Minors: The parents (or guardian) of a minor are responsible for full payment.

Call Coverage: Dr. Erin Stoehr shares call with all WVU employed OB/GYN physicians at Wheeling Hospital. In the event Dr. Stoehr is not on call, one of these physicians will be providing your medical care. This is based on a rotation call list. You may receive a bill from these other physicians if they provide you care.

If you need further explanation of any of the above policies, please contact the Billing Department directly at **304-242-3900** Monday-Thursday 7:30am-2:00pm.