Financial, Insurance & Refund Policy

Effective Date: **November 15, 2026**

Thank you for choosing Advanced Family Medicine. This policy explains how billing works so there are no surprises. Questions: call 425-453-6838.

Registration and Verification

- Please bring a valid photo ID and your current insurance card to every visit.
- Tell us right away about changes to your name, address, phone number, or insurance. Claims denied because of outdated information become your responsibility.
- We verify coverage as a courtesy, but you are responsible for knowing your plan's benefits, referral, and network requirements.

Insurance

- We bill your health plan as a courtesy for covered services. We work with Premera Blue Cross, Regence BlueShield, Aetna, Cigna, UnitedHealthcare, Humana, Medicare, and Washington Apple Health (Medicaid). Other plans may be accepted; please call 425-453-6838 to confirm. Please call your plan to confirm that our physicians are in-network for your specific plan before your visit.
- You are responsible for co-payments, deductibles, co-insurance, and services your plan does not cover.
- Some services are typically not covered by insurance, including immigration (I-693) exams, FAA BasicMed exams, many DOT exams, cosmetic and aesthetic services, form completion, and missed-appointment fees.
- **Laboratory testing:** Outside laboratories such as LabCorp are separate companies and are not part of AFM. They bill you or your insurer directly. Please contact LabCorp directly with questions about a lab bill.
- **Medicare:** Medicare Annual Wellness Visits have no co-pay or deductible, but if new problems or chronic conditions are addressed at the same visit, Medicare may apply a separate cost share.
- **Washington Apple Health (Medicaid): If you have Apple Health, we follow Washington Health Care Authority billing rules, including WAC 182-502-0160; we do not bill Apple Health clients for covered services beyond what the program permits, for missed or late appointments, or for transferring records to another provider.**

Payment at Time of Service

- Co-payments and estimated patient balances are due at check-in. We accept cash, check, and major credit cards. You may also pay online at pay.instamed.com/AFMLLC.
- Self-pay (uninsured) patients pay in full at the time of service. A 20% prompt-pay discount applies to self-pay office visits paid in full at the time of service.

Good Faith Estimate (Uninsured or Self-Pay Patients)

Under the federal No Surprises Act, if you do not have insurance or are not using insurance, you have the right to receive a Good Faith Estimate of expected charges. See our separate "Good Faith Estimate Notice" in this packet.

Statements and Outstanding Balances

- Statements are sent monthly. Balances are due within 30 days of the statement date.
- If you cannot pay in full, please call us before the due date to discuss a payment plan.

- Accounts more than 90 days past due without a payment plan may be referred to a collection agency, after written notice to you. We follow Washington collection agency and medical debt laws, and we do not report medical debt to credit reporting agencies.

Forms and Administrative Services

Completion of forms outside an appointment (for example FMLA, disability, life insurance, school, or employer forms) may incur a fee of $100–$200 depending on length and complexity. We will tell you the fee before we complete the form. We do not charge where Washington or federal law requires a form or record to be provided at no cost.

Missed Appointments

See our Appointment Cancellation & No-Show Policy.

Refunds

- If you overpay (for example, a co-payment collected and later covered by insurance), we will refund the credit after our billing staff verifies the overpayment with the final insurance payment. Refunds are issued within 60 days of verification, to the original payment method or by check.
- If you have another balance with us, we may apply the credit to that balance first, and we will tell you.
- Self-pay exam fees (such as I-693 or BasicMed) are refundable if you cancel before the exam begins. Once the examination has started, fees for services already performed are not refundable.
- Questions about a refund: call 425-453-6838. Refunds are issued by the practice company that billed the service, either BelRed Family Medicine PLLC dba Advanced Family Medicine or Advanced Family Medicine PLLC.