Patient Payment Policy

Policy Statement

Virginia Urology and the Urosurgical Center of Richmond (Med Atlantic Inc.) are committed to helping patients understand and pay their medical bills.

This policy explains when payments are due, what payment options are available, and how patients can get help with their bills. Our goal is to make sure patients understand their financial responsibilities before receiving care.

This Patient Payment Policy explains:

- What payment is required before certain services can be schedule.
- What discounts may be available for patients paying for their own care.
- How patients may be able to set up payment plans.
- How Care Credit can be used to help pay for medical services.
- How we bill and collect patient payments.

Who This Policy Applies To

This policy applies to all patients who receive services from Virginia Urology, the Urosurgical Center of Richmond (Med Atlantic Inc.), and any other approved locations.

I. Self-Pay Patients

When this policy refers to a "self-pay" patient, it means someone who does not have insurance coverage or is responsible for paying the full cost of services.

There is a separate policy for patients seeking Focused Wave Therapy (ESWT), penile prosthesis, vasectomy, and vasectomy reversal procedures. Please see below in section III.

Before your scheduled procedure, a member of our Patient Accounting team will contact you to review your estimated patient responsibility and collect any amount due.

Approved Date: July 2026

Payment is Required 72 hours Before the Date of Service.

Self-pay patients must pay their estimated balance in full at least 72 hours before their scheduled service, unless an exception described in this policy applies.

These exceptions are for patients needing:

- emergency care;
- urgent "add-on" services (for example, a patient in pain from a kidney stone);
- scheduled care, but we could not provide a cost estimate (if we hadn't received information from an insurance company, for example.)

We accept the following forms of payment: Cash, Cashier's Check, Personal Check, Credit Cards, Care Credit, and Money Orders.

Self-Pay Discount

Self-pay patients who pay the full amount 72 hours before their care may receive a 20% discount from the regular charges of Virginia Urology and the Urosurgical Center of Richmond, (Med Atlantic Inc.) as applicable.

Please note that the 20% self-pay discount cannot be combined with CareCredit financing. CareCredit assesses fees to Virginia Urology and the Urosurgical Center of Richmond (Med Atlantic, Inc.) when patients use its services.

CareCredit is a separate company and is not owned or operated by Virginia Urology or the Urosurgical Center of Richmond (Med Atlantic, Inc.). We offer CareCredit strictly as a convenient payment option for our patients and do not receive payment for promoting or providing this service.

CareCredit Option

We accept many forms of payment, including CareCredit. Patients can apply for CareCredit to help pay for their medical services. If approved, CareCredit offers payment plans that may make costs easier to manage.

Depending on the payment plan you choose, CareCredit may offer interest-free financing. However, if you use CareCredit, the 20% self-pay discount does not apply. Please speak with one of our financial counselors or ask at the front desk of any of our clinics if you would like more information.

Financial Assistance Option

Patients who meet certain income requirements may qualify for help paying their medical bills. We have a separate Financial Assistance Policy that explains the program in more detail. Patients can get a copy of the Financial Assistance policy on our website or by contacting our Patient Accounting Office using the information below.

To apply for financial assistance, patients should contact Patient Accounting and complete a short screening process to receive an application.

Patient Account Services
Phone: 804-287-1030
Email: billing@uro.com

Payment Plans

Virginia Urology and the Urosurgical Center of Richmond (Med Atlantic Inc.) does not provide payment plans for self-pay accounts. Patients have the option of using a service like CareCredit, a credit card, or some other financing company.

If Payment Is Not Made

If the payment is not received at least 72 hours before the service, your appointment or your procedure may be:

- Rescheduled
- Canceled
- Referred to another facility

II. Patients With Insurance Coverage

Patients are responsible for paying deductibles, copayments, coinsurance, and any other amounts not covered by their insurance plan.

Our Patient Accounting team will contact your insurance company to estimate how much you owe. This estimate is based on information provided by your insurance company, and we rely on the information the insurance gives at the time for its accuracy.

Before your scheduled procedure, a member of our Patient Accounting team will contact you to review your estimated patient responsibility and collect any amount due.

The amount you owe may vary based on the procedure being performed, your insurance benefits, and the remaining balance of your deductible, copayments, and coinsurance.

Patients with insurance are not eligible for the self-pay discount, even if their insurance does not cover all services or leaves a balance due.

After your insurance company processes your claim, you may still owe a balance to Virginia Urology and/or the Urosurgical Center of Richmond (Med Atlantic, Inc.). Many insurance plans do not pay the full cost of medical services. The amount you still owe after insurance pays is called your patient balance.

There is a separate policy for patients seeking Focused Wave Therapy (ESWT), penile prosthesis, vasectomy, and vasectomy reversal procedures. Please see below in section III.

Payment is Required 72 hours Before the Date of Service.

Exceptions

These exceptions are for patients needing:

- emergency care;
- urgent “add-on” services (for example, a patient in pain from a kidney stone); or
- scheduled care, but we could not provide a cost estimate (if we hadn’t received information from an insurance company, for example.)

We accept the following forms of payment: Cash, Cashier's Check, Personal Check, Credit Cards, Care Credit. and Money Orders.

Payment Plans

Patients who are unable to pay their estimated balance in full may be eligible to set up a payment plan. Please speak with our Patient Accounting team to discuss available payment plan options that are listed below:

Estimated Balance of $1 to $1,000

- The full estimated balance must be paid at least 72 hours before the date of service.

Estimated Balance of $1,001 to $5,000

- 30% of the estimated balance is due by the date of service.
- The remaining balance after the 30% down may be placed on an approved payment plan:

- Remaining balances under $1,000 may be paid over a 6 -month period.
- Remaining balances over $1,000 may be paid over a 12-month period.

Estimated Balance Over $5,000

- Payment arrangements will be reviewed on a case-by-case basis.
- Approved payment plans may extend up to 24 months.

CareCredit Option

We accept many forms of payment, including CareCredit. Patients can apply for CareCredit to help pay for their medical services. If approved, CareCredit offers payment plans that may make costs easier to manage.

Depending on the payment plan you choose, CareCredit may offer interest-free financing. However, if you use CareCredit, the 20% self-pay discount does not apply. Please speak with one of our financial counselors or ask at the front desk of any of our clinics if you would like more information.

Financial Assistance Option

Patients who meet certain income requirements may qualify for help paying their medical bills. We have a separate Financial Assistance Policy that explains the program in more detail. Patients can get a copy of the Financial Assistance policy on our website or by contacting our Patient Accounting Office using the information below.

To apply for financial assistance, patients should contact Patient Accounting and complete a short screening process to receive an application.

Patient Account Services
Phone: 804-287-1030
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If Payment Is Not Made

If the payment is not received at least 72 hours before the service, your appointment or your procedure may be:

- Rescheduled
- Canceled
- Referred to another facility

III. Focused Wave (ESWT), Penile Prosthesis, Vasectomy and Vasectomy Reversal Procedures

These procedures follow different payment rules than other services.

Self-Pay Patients

- Payment in full is required 72 hours before procedure.
- Patients who pay in full before scheduling may receive a 20% discount.
- If approved, CareCredit may be used to help pay for these services.

Patients With Insurance

- The estimated amount you owe must be paid in full at least 72 hours before the procedure.
- If approved, CareCredit may be used to help pay for these services.

If Payment Is Not Made

If the payment is not received at least 72 hours before the service, your appointment or your procedure may be:

- Rescheduled
- Canceled
- Referred to another facility

IV. Past Due Patient Account Collection

Patients are responsible for paying any amount not covered by insurance. This may include copays, deductibles, coinsurance, and self-pay balances.

Virginia Urology and/or the Urosurgical Center of Richmond (Med Atlantic, Inc.) will send up to three billing statements for unpaid balances. Patients will have opportunities to make payments, ask questions, or request a payment plan before their account is sent to a collection agency.

First Statement

The first statement will be sent after insurance has processed the claim or after services have been provided for self-pay patients.

- Payment is due within 30 days of the statement date.
- Patients may pay the balance in full or contact the billing office to discuss payment options.

Second Statement

If payment has not been received, a second statement will be sent about 30 days later.

- The statement will show that the account is past due.
- Patients are encouraged to pay the balance or contact the billing office for help.

Third and Final Statement

If payment has still not been received, a third and final statement will be sent about 30 days after the second statement.

- The statement will explain that the account is seriously past due.
- The patient will be notified that the account may be sent to a collection agency and/or law offices if payment is not made.

Payment Plans and Financial Assistance

Patients who cannot pay their balance may contact the billing office to:

- Set up a payment plan
- Discuss financial hardship
- Apply for available financial assistance programs

Accounts with an approved payment plan will not be sent to collections and or law offices as long as payments are made as agreed.

When an Account May Be Sent to Collections

An account may be sent to a collection agency and / or law offices when:

- Three statements have been sent;
- At least 90 days have passed since the first statement was sent;
- No payment has been received; and
- No payment plan or other arrangement has been made.

Exceptions

An account may not be sent to collections if:

- An insurance claim is still being processed.
- A financial assistance application is under review.
- There is an active billing dispute.
- Bankruptcy has been reported; or
- Management approves an exception.

Responsibilities

Patient Accounting Department

- Send patient statements.
- Answer billing questions.
- Offer payment plan options when appropriate.

Patients or Guarantors

- Keep contact and insurance information up to date.
- Pay balances by the due date.
- Contact the billing office if they have questions or need financial assistance.

Collection Timeline

- **Day 0:** First statement sent
- **Day 30:** Second statement sent
- **Day 60:** Third and final statement sent
- **Day 90:** Account may be sent to collections and/or law offices if no payment or payment arrangement has been made

Our goal is to help patients pay their balances while providing fair opportunities to resolve unpaid accounts.

Patients who do not make payments as agreed may have their account sent to collections and/or a law office.

V. Questions About Your Bill

If you have questions about your estimate, payment options, or account balance, please contact the Patient Accounting Department before your scheduled service.

Patient Account Services
Phone: 804-287-1030
Email: billing@uro.com

VI. Policy Review

This policy may be updated from time to time to meet operational, financial, or legal requirements.

VII. Availability of Policy

This policy and related applications are available:

- On the organization's website
- By mail upon request
- At all service locations

XIV. Contact Information

Patient Account Services
Phone: 804-287-1030
Email: billing@uro.com