Synergy Family Physicians Billing Policy

By choosing our small, independent practice, you will be treated as an individual—not a number, as you might be in some large health systems. We pride ourselves on knowing and caring for our patients as individuals. We offer some of the most affordable pricing and were recently ranked as one of the most affordable family medicine clinics in Minnesota. This means that for the same care or office visit, you or your insurance company typically pays more to a large health system than to our independent office.

For these reasons, please provide us with the most accurate insurance information possible so we can submit your claim correctly the first time. This helps us keep your costs low, support our dedicated staff, and maintain the high quality of our holistic family medical care.

Although Synergy Family Physicians accepts many insurance plans, we cannot guarantee that your insurance company will cover our services. Therefore, please verify with your insurance carrier that Synergy Family Physicians is in-network. Each patient is responsible for understanding their individual benefits and coverage. You may be responsible for any balance due, including co-payments, co-insurance, and deductibles. Co-payments are due at the time of service. Failure to collect this portion of the charge is considered insurance fraud. Please help us uphold the law and ensure payment is made.

Insurance Card on File
Insurance companies require us to keep a current copy of your insurance card on file. You will receive a link to upload this information. If you cannot provide proof of active insurance, your visit must be paid in full at the time of service. If insurance coverage is verified later and payment is received from your insurance company, we will issue a refund accordingly.

Credit Card on File Policy
To make the payment process more efficient, we require all patients to keep a valid credit card on file. You will be asked to provide a credit card at your next appointment. We will not charge more than the maximum charge per transaction without your explicit consent. If your balance exceeds the maximum charge, the total will be split into smaller charges across multiple statement cycles until the full amount is paid.

By providing your credit card, you authorize Synergy Family Physicians to charge your card for any unpaid balances. All card data is stored securely in the eClinicalWorks system, which meets privacy and security standards to protect your information.

Private Pay, Out-of-Network, and Uninsured Patients
Private pay, out-of-network, and uninsured patients must pay at the time of service.

Outstanding Balances
If you receive a statement from Synergy Family Physicians, the balance must be paid in full—or a payment plan arranged—before your next visit, or by the statement due date, whichever is sooner. It is your responsibility to notify the billing office of any changes to your insurance or credit card information. Patients with outstanding balances must speak with the billing office before scheduling another appointment.

Billing and Coding Change Requests
Please note that billing and diagnosis codes can only be changed in rare circumstances. Synergy Family Physicians will only recode if a billing error is identified. Changing diagnosis codes solely for insurance coverage is unlawful and will not be accommodated.

Lab Testing
Synergy Family Physicians uses Quest Diagnostics for lab testing. While we strive to ensure all testing is necessary and appropriate, your insurance company may disagree. Charges deemed not medically necessary may become your financial responsibility. You may also receive a separate bill from Quest Diagnostics. For billing questions, contact Quest at 1-866-MY-QUEST (1-866-697-8378).

We are a busy clinic committed to providing the highest quality care. By following these policies, we can maintain access, affordability, and clinical sustainability for all patients.

Thank you for choosing Synergy Family Physicians!