

Midnight Sun Family Medicine, P.C.
S. Gayle Hornberger, D.O.
475 Riverstone Way #5
Fairbanks, Alaska 99709
Fax: 907-455-7125 Phone: 907-455-7123

Billing and Insurance Information

Unless we participate with a particular insurance carrier, medical services that are provided are expected to be paid for at the time of service. By you upholding your responsibility for paying for services, we can hold costs down and spend more time on medical care, rather than collecting debts due to us.

We accept cash, personal checks (from established patients only), MasterCard, and Visa credit cards as appropriate form of payment.

Insurance payments vary with the type of policy and insurance carrier. Check with your carrier if you have questions regarding your coverage. Charges resulting from the delivery of medical care are your responsibility. As a service to you, insurance claim forms will be filed for you (if needed). However, your medical bill is ultimately your responsibility.

If you have any questions, please refer to our credit policy which you signed when registering (or is posted in many areas of the office).

If you are having problems paying your bill, tell us so that we can assist you.

If you are covered by more than one insurance company, please let us know which company is primary (to be filed first and is responsible for payment first), and which is secondary (to be filed after the primary has paid). We cannot be held responsible for knowing which insurance would be filed first.

Please advise our office of any change in your address, phone number, marital status, insurance information, etc. that have occurred since your last visit. Any additional information requested by the insurance company to update their files, is YOUR responsibility. If payment of the claim is held up because of information you need to supply to your carrier, we will process this account and deal with the outstanding balance accordingly. Accounts are routinely turned over to an attorney or a collection agency when payment has not been paid within a reasonable amount of time.

We will be glad to complete other forms for you. Depending on the situation (such as complexity and urgency), we may charge you an additional fee for filling out forms not directly related to services provided or insurance filing. This fee will be collected when the form is brought in and will NOT be submitted to insurance. Since it may take up to 5 business days for forms to be filled out, please be sure we receive the forms as soon as possible.