

## **Center for Advanced Orthopedics Financial Policy**

1. **INSURANCE CARDS:** A current insurance card must be shown at each visit.
2. **COPAYS:** Co-payments must be made at each visit prior to seeing the doctor or you will be asked to reschedule. If not made at the time of visit, an administrative fee of \$10 will be added to your account. If you do not know your co-payment amount, you will be charged \$20 towards your co-pay with any over payment credited to your account.
3. **INSURANCE CLAIMS:** If your insurance company denies coverage for your claim for any reason, you will be responsible for payment. This includes all charges. You may still be able to obtain reimbursement from your insurance company, but you will be responsible for the payment. If you have any questions regarding your coverage, please contact your insurance company to review your benefits.
4. **PARTICIPATING INSURANCE:** Even if the doctor participates with a particular insurance company, the doctor may not be a full participant in your particular plan. Accordingly, *it is your responsibility to determine whether the doctor participates in your specific insurance plan.* If your insurance company does not pay the claim for any reason, you will be responsible for payment.
5. **SECONDARY INSURANCE:** Our office does not submit claims to secondary insurance unless Medicare is your primary. You will be responsible for any balance left by your primary insurance.
6. **REFERRALS FOR EACH VISIT:** It is your responsibility to determine whether you need a referral for your visit, and to obtain any necessary referrals. If your insurance company denies coverage because you did not have a referral, then you will be responsible for the full charges.
7. **AUTO:** For PIP (personal injury protection) patients, the insurance carrier will verify the amount of coverage you have. They must authorize your **FIRST** visit. You must present your health insurance information so that your insurer can be billed when your PIP is exhausted. If your healthcare insurer requires a referral, you **MUST** still obtain one for your visit even though you are filing under PIP. Due to the possibility that you have treated with other providers and PIP may be exhausted by the time they receive our claims, we follow **ALL** rules of your health insurance. This includes collecting co-pays. If PIP happens to exhaust this saves you from having a large balance when we bill health insurance. If there is a credit at the end of your case, it will be refunded within 15 days of your discharge from treatment.

8. **WORKERS' COMPENSATION:** Workers' Compensation patients must file under workers' comp. You cannot file under your health insurance. If your health insurance company pays us and then finds out you are a workers' comp, the health insurer will demand the money back from us because you were not pre-authorized by them to be treated at this facility. The bill then becomes YOUR responsibility. Workers' compensation patients are responsible for getting approval from your case worker for your INITIAL visit. We will get authorization for all subsequent visits.
  
9. **AUTO & WORKERS' COMPENSATION:** If you are a workers' comp/auto patient we will need the following:
  - a. claim number
  - b. name of insurance company and address
  - c. name of case worker
  - d. phone and fax number of case worker
  - e. date of injury
  
10. **COST OF COLLECTIONS:** If your account is turned over to a collection agency, you will be responsible for any and all costs of collection (including attorney fees, court costs, and collection fees) that may be incurred by this office for collecting the balance. As these fees can be in excess of *fifty percent (50%)* of the outstanding balance, please be sure to pay your balance promptly.
  
11. There is a charge for you or your attorney to retain a copy of your medical records/itemized bill.
  
12. There will be a \$25 charge for all returned checks.
  
13. There is a \$100 charge to change our records if you fail to notify us that you are a workers' compensation patient at your first visit. This will be billed to you.
  
14. There is a \$25 charge to fill out any insurance or work forms.

**PLEASE NOTE:**

Unfortunately waiting times can be very unpredictable, ranging from 15 minutes to 2 hours. Please plan accordingly, feel free to bring something to read. However, please be on time for your appointment.