

Notice to New Surgery Patients regarding Co-pays, Co-insurance and Deductibles

Most patients want to pay for the services they receive in a timely and honorable manner. However, with the recent changes in insurance policies and patients having higher deductibles and coinsurance, we have found it necessary to make modifications to our collections policy

- We will verify your insurance prior to your surgery. Based on the information we receive from your insurance carrier, we will call you and let you know what we believe your insurance will pay for your surgery. At that time we will let you know what your **estimated** financial responsibility is.
- If you will be using a credit/ debit card we will ask for your card number at that time.
- We will run the card for \$1.00 in order to preauthorize the card .
- We will run your credit/debit card for the estimated amount (minus \$1.00) 2 days prior to your surgery when we call to confirm your scheduled appointment
- If you are paying with a check you will be asked to come to the office 1 week prior to your scheduled surgery with payment.. Any checks that are returned due to insufficient funds will have a \$39 returned check fee per transaction added to your account.
- Your **estimated** out of pocket expense **must** be paid prior to your scheduled surgery.
- Our verification of your insurance is not a guarantee of payment
- We will submit your claim to your insurance carrier(s). Once final payment is received from them we will reconcile your account based on your insurance carriers explanation of benefits. Based on this information, we will charge your credit card for any remaining balance. Any over payments will be refunded to you either by check, or if you paid by credit or debit card it will be refunded to you via your credit or debit card.

We will do our best to obtain the most up to date information from your insurance carrier. However, as you may know, what we are told is not always what they ultimately pay.