



Anderson Orthopaedic Clinic

FINANCIAL POLICY

The following information outlines financial responsibilities related to payment for professional services provided by our physicians and staff. If you have any questions or concerns, please do not hesitate to ask a member of our staff for clarification. We believe a clear understanding of our Financial Policy is essential to our professional relationship. Additionally, your commitment to your account is just as significant as your participation with your health care.

FINANCIAL RESPONSIBILITY

Anderson Orthopaedic Clinic requires a copy of any insurance information and photo identification prior to treatment. You, the patient or guardian, are ultimately responsible for all charges associated with your care regardless of insurance coverage. If you have insurance, please remember that your insurance policy is a contract between you and your insurance company and that you have final responsibility for payment of your bill. For your convenience, our office accepts cash, check, Visa, MasterCard, American Express, and PayPal.

SELF PAY

If you do not have health insurance, payment is expected at the time of service, unless other arrangements have been made prior to treatment. A \$300.00 payment is required at the time of your visit for all self-pay patients. This payment will be applied to your initial visit. In the event your balance exceeds the initial payment you will be balance billed at the time of service. However, if your balance is less than the initial payment the balance will be refunded to you.

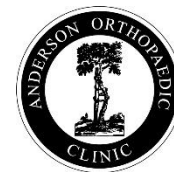
In the event that surgery is necessary, we must receive a down payment in the amount of 50% of the estimated doctor's fees before the surgery can be scheduled.

PAYMENT IS DUE AT TIME OF SERVICE

- All co-pays, deductibles and non-covered services are due at the time of services, unless you have made payment arrangements with our billing office prior to your appointment.
- Insurance required co-pays are due when you check in for your appointment. If you arrive without your co-pay, you may be asked to reschedule.
- If your co-pay is based upon a percentage, and you do not have a secondary policy, please be prepared to pay your percentage.
- Patient responsible balances are due when you check in for your appointment.

PROOF OF INSURANCE

- Please bring your insurance card with you to each appointment.
- The Anderson Orthopaedic Clinic does not participate with any Medicaid insurance plan.
- It is your responsibility to inform the reception staff when the cause of treatment may be the responsibility of a third party—auto insurance, liability insurance company, workers' compensation—instead of your regular health insurance carrier.
- We will bill benefit assigned claims to your health insurance carrier for all services provided by our office. Should your insurance company reimburse you directly, we expect payment from you in full within ten (10) days of the receipt of payment
- It is your responsibility to notify the practice of changes in your health insurance.
- It is our obligation under many insurance contracts to report patients who repeatedly refuse to pay co-payments and/or deductibles at time of service.



REFERRAL POLICY

The patient has the responsibility to obtain a referral from the primary care physician to visit a specialist, such as our orthopaedic office. All referrals are expected to be presented prior to being seen. We will do our best to assist you through the referral process. If we are contractually obligated to obtain a referral, we will abide by the terms of your insurance. Please obtain the referral prior to your visit to avoid the possibility of being rescheduled. Most HMOs and Tricare Prime require referrals prior to treatment.

NON-PARTICIPATING INSURANCES

If you have insurance in which the Anderson Orthopaedic Clinic does not participate or you are seeking treatment outside your network, payment is due at the time of service. Our billing department will assist you in filing a claim with your insurance company for services rendered as a courtesy.

WORKERS' COMPENSATION

In the event that your treatment may be due to a workers' compensation injury, we will need authorization from your compensation carrier before your appointment. No payment will be due from you unless your claim has already been denied.

MOTOR VEHICLE

The Anderson Clinic does not bill third party carriers. If you have been involved in an automobile accident and have health insurance that we participate in, you will need a signed **letter of subrogation** from your insurance company authorizing payment for your injuries. If you do not have health insurance, payment is expected at the time of service.

LITIGATION

Active liability action against someone else is not a reason to delay payment to us. Litigations may go on for several years. We will bill your health insurance if you have coverage; be sure you have signed an agreement with your health insurance so they will pay (subrogation). If you do not have health insurance coverage, we will expect payment from you for all charges incurred.

PAST DUE AND COLLECTION ACCOUNTS

If your account is past due or has been turned over to a collection agency, you will be subject to the full amount outstanding plus any applicable collection agency fees. Collection agency fees can range from 20-30% more than your original balance. Our billing department is more than willing to work out payment arrangements to prevent your account from being forwarded to a collection agency.

RETURNED CHECK FEES

All returned checks will be subject to a \$25.00 NSF fee.

NO SHOWS

Please note that we assess a \$35.00 No Show Fee for the first missed visit and \$65.00 for all subsequent missed visits, unless your appointment has been cancelled 24 hours prior to your scheduled appointment. Our patients' time is very important to us and we feel that arriving on time is an integral part of the physician staying on schedule. In addition, it is frustrating to both patient and doctor when we have no appointments available, yet the physician is expecting a patient that does not show up for his/her appointment. We appreciate your understanding.