

### OUR FINANCIAL POLICY

Thank you for choosing us as your healthcare provider. We are committed to provide you with a successful treatment and a pleasant experience. Our Insurance Department and Patient Finance Counselors will work very hard to make sure that you get the maximum reimbursement possible.

#### INSURANCE AND INSURANCE COLLECTION

Insurance reimbursement can be a long and difficult process for our office. In fact, insurers will routinely stall, deny and reduce payments. It is much easier to maximize your reimbursement if we work together to get your claim processed so you may be asked to call and check claim status if the claim has not been paid past thirty (30) days. After your surgery, insurance companies occasionally reimburse you, the patient, even though an assignment of benefits has been properly executed. Should this occur and your balance has not been satisfied, you are obligated to endorse and forward all payments to this office within 24 hours.

#### FORMS OF PAYMENT

We accept Cash, Checks, all major credit cards, debit cards and check cards. We offer *CareCredit* and *Springstone* as our extended payment options. Our Patient Finance Counselors can give you details on how to apply.

#### INSURANCE CO-PAYMENTS

***We verbally obtain your benefits from your insurance and determine your estimated co-payment, however, this is an estimate only and this does not alleviate you of your financial obligations. After your claim is submitted and paid, you may still have a remaining balance and will receive a statement due upon receipt.***

#### TYPES OF INSURANCE

##### **Non-Contracted or Indemnity Insurance Plan:**

We will bill your insurance as a courtesy, a convenience, and a service to you; however, we may require 100% of the bill to be paid at the time of service.

##### **PPO Dental Plans:**

We are providers with several dental insurance carriers. Please verify with our office staff if your insurance is one we are contracted with. If we are a contracted provider, your percentage co-pay plus any deductible is collected on the date of service. We obtain verbal estimates from your insurance company regarding your benefits for your treatment on the date of service. This amount may not reflect pending claims or non covered procedures. Additional monies may be due after insurance receives claim and processed according to your plan.

##### **Medical Insurance:**

This office is NOT a Medical Provider with any medical insurance carriers. For all medical treatments provided, you may be asked for payment in full at the time of service. Please note that your insurance may deny the claim if you have not pre-authorized your surgical procedure or elected to go out of network. We will be happy to bill them as a courtesy to you (except Medicare). Because we are accredited with JCAHO, a claim may be submitted to your medical insurance for a facility fee (The Center for Surgical Arts) and supplies. The patient will not be responsible for the amount the insurance does not pay on this claim. However, if payment is sent to you, we ask that you forward it to our office.