



Credit Policy

MESSAGE TO OUR PATIENTS

The following credit policies and instructions were made after careful deliberation and are necessary for good doctor-patient relationships. They must be followed by all patients if we are to continue to provide the medical care and service that you and your family want and need. All accounts not paid according to these policies will be considered delinquent and necessary action will have to be initiated. **THE CLINIC DOES NOT HOLD ANOTHER PARTY RESPONSIBLE FOR PAYMENT OF SERVICES YOU RECEIVE. AT ALL TIMES THE AMOUNT DUE IS THE RESPONSIBILITY OF THE PATIENT.**

Please let us know if you have any questions regarding these policies or if any of these policies will create an undue hardship for you.

STATEMENT OF CREDIT POLICY

All accounts are due and payable within 30 days of first statement.

NO INSURANCE

OFFICE CHARGES: due and payable at the time of service.

HOSPITAL/OUTPATIENT

CHARGES: 30 days open credit is extended to all patients with a good credit rating. The account is due in full at the end of this period unless authorization is received from our office to pay over a longer period of time. You may call or write for this permission. Upon request, special consideration may be extended in the event of prolonged illness, unemployment, or other unusual circumstances. To avoid misunderstandings, we invite you to discuss your circumstances early.

PERSONAL INSURANCE

OFFICE CHARGES: We will be happy to submit the office charges to your personal insurance company. You are responsible to provide us with your insurance card with policy numbers and address of the insurance company. All office charges are due and payable within 30 days of billing.

HOSPITAL/OUTPATIENT

CHARGES: Credit is extended to all patients with good credit rating. We cannot accept the responsibility for collecting your insurance claim or negotiating a settlement on a disputed claim; in these situations, services are billed to you as the patient, and you will be held personally responsible for your

account until the account is paid in full. As a courtesy, we will be happy to file the necessary insurance forms with your company; it is your responsibility to supply us with the insurance information and signed assignment of benefits. We expect payment within 30 days of filing the insurance claim. If payment comes within the specified time and there is an insurance difference, you will be billed for that balance. If payment is delayed for any reason, we will look directly to you, the patient, for payment.

LIABILITY INSURANCE

If you are injured in an **automobile, motorcycle, or other personal injury accident**, the circumstances being such that you believe another party is responsible (**liability claim**), please remember that since you are the one receiving treatment, the Clinic can **only** look to **you** for payment. It is our policy that payment for your treatment be on a current basis. At the time of settlement of your claim, you will be **reimbursed** by your attorney or insurance company. We will **not** hold your account open during the period of litigation. We expect payment promptly.

MANAGED CARE INSURANCE

While we do participate in certain plans, insurance companies and employers **frequently change** networks and provider relationships. The **PARTICIPATING PROVIDER LISTS** you have may not be

current. Please check with your insurance company to obtain your most current benefit information for services provided by our office.

WORKER'S COMP

If your on-the-job injury is verified as a Worker's Compensation claim, we will bill your employer or insurance company. We attempt to preauthorize all work comp claims prior to the first appointment. If we are unable to obtain authorization and you do not bring written authorization with you the day of your first visit, your account will be treated as a self-pay and we will ask that you pay for the visit at the time of service. If you have questions about your worker's comp authorization, please call our office.

MEDICARE

This office has voluntarily elected to participate in the Medicare Assignment Program. What this means to our patients is that we accept all responsibility of filing Medicare claims and payments are made directly to our office. If you do not carry supplemental insurance, after we receive the Medicare payment, you will be billed for the deductible and the 20% allowed by Medicare. Payment is due when billed.

MEDICARE & SUPPLEMENTAL INSURANCE

If you do carry supplemental insurance, we will submit the claim as soon as the

Medicare payment is received. You are responsible to pay the deductible and the 20% allowed by Medicare if your co-insurance does not pay within the limits of our credit policy.

MEDICARE & WELFARE

Medicare and Welfare will be submitted automatically. You must bring your eligibility card with you at the time of the service. This card must verify that you are effective for the month you are receiving treatment.

MEDICAID (TITLE XIX)

You must bring your eligibility card with you to **each visit**. The card must show that coverage is valid for the month you are being treated. If you do not present this card at the time of service, you will be expected to pay cash for that day's service. We participate with Iowa and Minnesota Welfare. Other out-of-state recipients will be responsible to pay their own account at the time of service.

SPECIAL COMMENTS

The following are special comments and instructions for those with insurance coverage or those of you involved in auto accidents, motorcycle accidents, and/or 3rd party litigation. **Please read carefully.**

If you have any questions, please ask our staff for immediate clarification.

1. Your insurance policy is a contract between you and your insurance company. Therefore, the Clinic cannot bill or charge your insurance company for services rendered to you, but can only submit a claim for the charges incurred.
2. We cannot guarantee to you that your insurance will pay your claim. It is very important that you understand completely the provision of your insurance policy.
3. If your insurance company fails to pay your claim, they should explain to you why it was rejected. If you are dissatisfied with their rejection or the amount they pay, it is your responsibility to take the matter up directly with your insurance company. Please do not penalize the Clinic or jeopardize your credit rating by not paying your bill because of this dissatisfaction.
4. If you have ever had an account from this office turned over to a collection agency or involved in a bankruptcy case, we must insist on cash payment at the time of service without exception.

Please feel free to call our practice manager if you have any questions. We will be happy to help you.

Orthopaedics, PC
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Local: 1-712-580-2022