

## IMPORTANT INFORMATION – PLEASE READ

### SURGICAL ASSOCIATES FINANCIAL POLICY

Thank you for choosing us as your health care provider.

Please understand that payment of your bill is considered your responsibility. The following is a statement of our FINANCIAL POLICY.

**WE REQUIRE ALL PATIENTS COMPLETE OUR INFORMATION FORMS BEFORE SEEING THE DOCTOR.**

#### INSURANCE (other than Managed Care)

Your insurance policy is a contract between you and your insurance company. We are not a party to that contract. Payment is due at the time office services are rendered. You will be furnished an itemized statement at the completion of your office visit so that you may file for reimbursement. We will automatically file for all outpatient and hospital services even though your insurance plan is not a plan in which we participate. **You may be required to pay your deductible and coinsurance prior to your surgery or procedure.** If your insurance has not paid on your account within 45 days, you will be asked to pay for your services even though your insurance is pending. This may be paid by cash, check, Visa, MasterCard, Discover or American Express. We also offer an extended payment plan with prior approval.

#### MANAGED CARE INSURANCE

We file for all office visits, outpatient and hospital services with PPO's and HMO's in which we participate. Copays are due at the time of service. **You may be required to pay your deductible and coinsurance prior to your surgery or procedure.** If you do not have your insurance card with you at the time of your visit, you will be expected to pay for your visit at the time of service. Please remember that it is your responsibility to keep us informed of any change in insurance status. If your insurance requires an authorization from your primary care physician prior to seeing one of our physicians, **it is your responsibility to obtain that authorization.**

#### MEDICARE

Surgical Associates are participating physicians in the Medicare program. We will file the claim with Medicare and will accept Medicare's allowable payment. You will be billed for the 20% coinsurance and any deductible. If you have secondary insurance, we will file your secondary insurance for you after the Medicare payment has been received.

#### USUAL AND CUSTOMARY FEES

We charge what we consider is usual, customary and reasonable. You are responsible for payment regardless of any insurance company's arbitrary determination of another usual, customary and reasonable fee.

#### NO INSURANCE COVERAGE

Payment is due at the time of service unless prior arrangements have been made. We accept CASH, CHECK, VISA, MASTERCARD, DISCOVER OR AMERICAN EXPRESS.

Please ask to speak with someone in our business office prior to seeing the doctor if payment arrangements are necessary.