

## Dickson-Diveley Payment Financial Policy

To better serve our patients, we understand the need for clear communication of our financial policies.

**Prior to treatment, everyone must provide payment authorization by credit card/ electronic bank account debit, or deposit to cover all unknown *Patient Responsible* balances, including deductible, co-payments, and non-covered services.** (Medicare beneficiaries & authorized workers compensation excepted.)

We accept Master Card, Visa, American Express, & Discover.

Dickson-Diveley Midwest Orthopaedic Clinic, P.A., has provider contracts with some insurance carriers with "in-network" status.

- Insurance contracts require us to collect your co-payment at the time of service.
- Our office will assist you in receiving proper reimbursement, by filing your claim promptly and correctly.
  - After your insurance company processes the claim, (in 45 days by law) you will receive an Explanation of Benefits (EOB) from your insurance, showing the "*Patient Responsibility*" amount.
  - We will provide you with a statement showing the amount due.
- **The "*Patient Responsibility*" amount will be charged to your credit card or bank account after you receive this statement from our office.** To use a different form of payment, personal check, or payment plan and not use this authorization form, you must contact our office immediately.
- Individual coverage varies dramatically within our contracts and your coverage is an agreement between you and your insurance company.
- **It remains your responsibility to verify that the care you receive is covered by your insurance.**
- This office is not responsible for the expense of treatment not paid by your insurance.
- **With continuous changes in coverage, you should verify your benefits and understand all requirements of your plan by calling the customer service number on your insurance card.**

When Dickson-Diveley Midwest Orthopaedic Clinic, P.A., does not have a contract with your insurance carrier, services are "Out of Network"

- You will be offered a cash discount for **payment in full at the time of the visit ONLY.**
- With valid payment authorization by credit card or check, we can file a claim to your carrier for services.
- You will be responsible for the entire amount not paid by your plan. Contractual adjustments will not be taken.

Self Pay, Motor Vehicle Accidents (MVA) & Third Party Liability

- DDMOC will file claims for services provided as the result of a motor vehicle accident or third party liability injury; however, the patient will be responsible for the entire account.
- A prepayment will be required on the initial visit as well as the payment authorization by credit card or check.

#### Workers Compensation and IME

- Patients with *authorized* worker's compensation or scheduled for *prepaid* Independent Medical Evaluation will not be subject to this Financial Policy.

#### Elective Surgery Financial Requirements

- One of our financial counselors will contact your insurance provider to determine the patient owed amount for your proposed surgical or injection procedure.
- The Financial Counselor will either meet or contact you to discuss your financial obligation to the surgeon as determined by your carrier.
- **All co-pays, deductibles and co-insurance will be collected prior to any elective procedure.**