SOUTHEAST KANSAS ORTHOPEDIC CLINIC

PATIENT FINANCIAL POLICY SHEET

We have adopted the following financial policies to reduce the confusion and misunderstanding between our patients and office policies. If you have any questions regarding these policies, please discuss them with the office manager or billing department. We are dedicated to providing the best possible care and service to you and regard your complete understanding of your financial responsibilities as an essential element of your care and treatment.

Unless other arrangements have been made in advance by either you or your health insurance carrier, full payment is due at the time of service. For your convenience we accept personal check, Visa and Mastercard.

INSURANCE CLAIMS

As a courtesy, Southeast Kansas Orthopedic Clinic submits claims to insurance companies for payment of services. Patients are required to pay their contracted copay, coinsurance and/or deductible per their insurance plan at checkout. <u>Due to the frequent changes in insurance plans and benefits, our staff is required to review and update your insurance information on a regular basis.</u>

YOUR INSURANCE

We have made prior arrangements with many insurers and health plans to accept an assignment of benefits. This means that we will bill those plans and will only require you to pay your copay, coinsurance and/or deductible applied by your insurance. All copayments are due when you checkout. If you have insurance through a plan for which we do not have a prior agreement, we will still bill that insurance. It is up to the patient to verify that we are participating providers with their insurance plan.

WORKERS' COMPENSATION

If you are involved in an "on-the-job" work injury, prior to seeing the physician, we must have received written prior authorization from your Workers' Compensation carrier authorizing your treatment.

MINOR PATIENTS

For all services rendered to minor patients, we will look to the adult accompanying the patient and the parent or guardian with custody for payment.