



Financial Policy

Thank you for choosing us as your foot and ankle specialists. We share your concern regarding the rising cost of healthcare. Because of this, we have established financial policies which are necessary to help hold down the overall cost of your care. We are committed to your treatment being successful. Please understand that payment of your bill is considered part of your treatment. All Co-pays and deductibles are due at the time of service unless prior arrangements have been made. We accept cash, check, money order, Visa, MasterCard, American Express, Discover, Paypal and Care Credit.

Due to regulations and changes in the healthcare industry, we are required to secure payment. This can be achieved by providing us with current proof of coverage, postdating a check, cash or placing a credit card on file with us. Our Corporate Collections Officer will help determine how is best to proceed with your balance. You may be asked to sign a promissory note should your balance be over \$100.00. Our Corporate Collections Officer will also help you determine if your case would qualify for financial hardship should you run into difficulties. If this is the case, please contact our Corporate Collections Officer immediately. The sooner arrangements are made the less likely additional charges will occur.

Self Pay:

A minimum deposit of \$200.00 or the actual charge, whichever is less, is due at the time of service. Any subsequent visit charges will be due at time of service. If you cannot pay in full, you will need to set up and adhere to a payment plan with our Corporate Collections Officer.

Workers Compensation:

If you are here as a result of a work related injury, we are required to have a letter or statement authorizing your treatment from your employer or Workers Compensation carrier. The letter should include the claim number, address, adjuster's name and phone number. Your employer's human resource office should be able to assist you with obtaining this information. Without this information, you will only be seen on a self-pay basis until arrangements and the necessary paperwork has been completed.

Insurance:

Due to the extremely large number of insurance companies, it is impossible for us to be acquainted with each individual policy's guidelines. While we will be of any assistance possible, your policy is your responsibility to be familiar with. We will gladly set an appointment to talk with you and your insurance agency together to help ensure and secure payment from your insurance company.

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The following are common terms associated with insurance:

- EOB – Explanation of Benefits: This is a statement from your insurance company of what they have allowed, paid or denied.
- Deductible: The amount you are responsible for each year prior to any payment being made from your insurance company
- Co-Pay: A set fee you are legally responsible for at each office visit or procedure.
- Co-Insurance: A percentage of the services rendered not paid by your insurance company
- R&C – Reasonable and Customary: The amount your insurance company determined they will pay for any specific procedure.

Your insurance policy is a contract between you and your insurance company. In order to help you with your insurance, we require a copy of your insurance card. Therefore, please have your insurance card every time you visit the office. If current information is unable to be obtained at the time of service, it will be your responsibility to pay your balance in full at that time of service.

As a courtesy, we will file your insurance claim for you. You must assign the benefits to the doctor. In other words, you agree to have your insurance company pay the doctor(s), Advanas Foot and Ankle Specialists, Sturgis SurgiCare, Trevor Neal, D.P.M., Christopher Bussema, D.P.M., Kathleen Bickle, D.P.M., and Robert Monfore, D.P.M. or Harshini Avula D.P.M. directly. Due to the ever changing insurance policies and their names, we will attempt to submit claims on all policies with the exception of Medicaid, as it is not a policy we are in network with at this time. Any patient who chooses us for their care, and is insured through Medicaid, will be required to pay self-pay rates and submit their own claims. We will provide any information we have available to assist you.

Your insurance is your responsibility and as such it is your responsibility to contact your insurance to make sure we are in network with them. Any assistance we can provide please let us know. It is most common for the insurance companies to make the following statement at the beginning of any call. This call may be monitored and recorded for security purposes. Please remember any statements made regarding coverage is not a guarantee of payment. While we are used to this statement and most times the insurance still pays, we feel you should be made aware of how they state things so we cannot ever be 100% sure they will make the payments.

Normally, you will only receive a bill from us once your insurance company has paid. We send your insurance claim within 30 days of services and most generally within 7 days of service. However, if your insurance company does not pay, or we have not heard from them within 90 days, you will receive a statement from us as we will assume your insurance company has made payment to you directly. Please remember that it is your responsibility to promptly answer any requests for information from your insurance company which might hold up processing of your claim. Most insurance companies will send you an EOB within 45 days. If you have not heard from them we encourage you to contact them to determine the status of your claim.

All health plans are not the same and do not cover the same services. In the event your health plan determines a service to be "not covered" or you do not have an authorization, you will be

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responsible for the complete charge. We will attempt to verify benefits for some specialized services; however, you remain responsible for charges of any services rendered. Patients are encouraged to contact their plans for clarification of benefits prior to services rendered.

You must inform the office of all insurance changes and authorization referral requirements. In the event the office is not informed, you will be responsible for any charges denied.

If you have two medical insurance plans, it is your responsibility to inform us which plan is your primary (first), and which is your secondary (second). You must inform us if one or both insurance plans change or are no longer in effect. We will gladly bill the secondary insurance for you as long as the balance remaining after the primary insurance has paid is greater than \$100.00. If the balance remaining after the primary insurance has paid is below \$100.00 you will be responsible for the payment and the filing of the claim with your secondary insurance if you wish. Also please note that all billing is done through our billing office located in Sturgis, Michigan. You may receive notice from us or your insurance company with Advanas Foot and Ankle Specialist information.

Medicare:

We accept Medicare assignment. You are responsible for your deductible, and co-insurance, any service deemed Medically Unnecessary or non-covered services or supplies, and the difference between the approved charge and the amount Medicare pays. If you have supplemental insurance, we will submit the claim for you. However, not all supplemental insurances cover all services so any remaining balance will be billed to you.

Fees and Payments:

In order to control costs, payment for all co-pays and deductibles is expected at the time services are performed. If you are unable to do so, please discuss your situation with our Corporate Collections Officer so special arrangements can be made. If arrangements have not been made and you are unable to pay your co-pay, a \$25.00 billing fee will apply. We will make every effort to accommodate unusual circumstances that make your financial obligations difficult to fulfill. If you are suddenly going through financial hardship, please contact our Corporate Collections Officer to discuss your situation.

The fees for evaluation and treatment vary depending upon the complexity of your condition and the treatment required.

There are fees for requesting medical records. The fee depends on your file size and the complexity of your care. Fees can range from 25.00-250.00 so please determine the amount you wish to spend prior to obtaining the records.

There is a restocking fee for products that are eligible to be returned. This fee will be the minimum of 65.00 for products or durable medical equipment returned to our facility in great condition.

Past due accounts are subject to collection proceedings. All fees including, but not limited to collection fees, attorney fees, and court fees shall become your responsibility in addition to the balance due on your account at this office.

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There are certain procedures that require prepayment. You will be informed in advance if your procedure is one of those. In that event, payment will be due one week prior to the procedure.

As a courtesy to our patients, you are have the option to place your credit card on file with us. Any balance remaining after your insurance has paid will be placed on your credit card. Please ask the receptionist for a copy of our payment agreement if you would like this option.

There is a \$50.00 service fee for all returned checks. You insurance company will not cover this fee. In the event of a returned check you may also be placed on a "Cash Only" basis.

If you have any questions regarding your treatment, your account or our office policies, please phone during business hours. Our main concern is taking care of you and your loved ones. Please do not hesitate to talk with our Corporate Collections Officer or Director of Operations should you find yourself in a situation you feel needs discussed.

Thank you for your continued support.

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