



FINANCIAL POLICY

The physicians of Tristate Orthopaedic Treatment Center (TOTC) participate with many insurance plans. Providing TOTC with your current insurance coverage information will allow us to file claims for services rendered in a timely manner with your insurance carrier.

Insurance contracts and policies are between you, the patient, and your insurance company. ***Any services not paid by your insurance company are your responsibility.*** If your insurance requires you to obtain a referral to see a specialist, it is your responsibility to complete this prior to your visit. If you do not secure the required referral, you will be liable for all charges associated with your visit. Contact your insurance carrier or plan administrator if you have any questions regarding co-payments, referral requirements and benefits or to obtain a list of physicians participating in your plan. Once we receive payment from your insurance company, any outstanding balance is due by you within 30 days.

ALL PAST DUE BALANCES ARE DUE AT TIME OF SERVICE

Payment plans can be arranged by contacting our Business Office. If your account is not paid in a timely manner, the full balance may be placed with an outside collection agency or attorney for further collection efforts. This balance will be reported on your credit report and remain there for seven (7) years. The person responsible for this account will be accountable for all collection costs including collection agency fees, attorney fees and court costs. These fees will be added as a separate charge on the account. If the account has been reported to an outside agency, you must make payment arrangements with that agency, not our office.

WORKER'S COMPENSATION/INDUSTRIAL INJURIES

Effective April 10, 2005, BWC policy no longer fully reimburses for retroactive treatment. If our office is not informed of a related BWC claim at the initial visit, you will be liable for all charges. Also, we will request any other (private medical) insurance coverage information you may have at this time. If a BWC claim is still in process or services are denied by the Bureau, TOTC will bill the private insurance company provided. The patient is then responsible for any remaining balance.

CHILD CUSTODY CASES

The parent accompanying a child to a first appointment assumes full responsibility for the patient account. Our office does not get involved with divorce specifics. It is the parents' obligation to work out any agreement with one another or through the court system.

NO INSURANCE/SELF-PAY PATIENTS/LITIGATION

Payment in full is due at time of service. Payment plans can be arranged by contacting our Business Office. In case of a litigation claim, such as a work injury being contested by an employer or automobile accident, payment in full is also due at time of service.

CANCELLATION POLICY

Patients will be charged \$50.00 for any appointment that is not cancelled 24 hours before the scheduled appointment time. This fee will be collected prior to seeing the physician at the rescheduled appointment. Cancellation charges are the patient's obligation and will not be billed to any insurance company.

**WE ACCEPT CASH, CHECK, MONEY ORDER, VISA, MASTERCARD AND DISCOVER.
A SERVICE FEE OF \$27.00 WILL BE CHARGED FOR CHECKS RETURNED BY YOUR BANK.**

I have read and agree to the above financial policy.

Print Patient Name

Patient / Guardian Signature

Date