



CAPSTONE

ORTHOPEDECS & SPORTS MEDICINE

FINANCIAL POLICY AND STATEMENT OF RESPONSIBILITY

All fees for the professional services rendered are the responsibility of the patient and / or guardians who contract for our services. We look to the patient and / or guardian for payment of services. While we will assist you in any way we can to obtain payment of benefits from your insurance company, we will not accept responsibility for payment or denial of benefits.

FOR PATIENTS WITH INSURANCE: We will bill most primary and secondary insurance carriers for you when proper paperwork, including insurance cards, is provided to us. Co-payments and deductibles are due at the time of service. It is the patient's responsibility to obtain any referrals that are necessary for the visit. If the insurance company does not pay within 45 days following the submission of your claim, you are responsible for the remaining balance.

MEDICARE: Capstone accepts Medicare assignment and will bill Medicare and secondary insurance carriers for you. All co-payments or a deductible, are due and payable at the time service is provided.

MEDICAID: All patients must provide a current valid card before being seen. Clinic staff will verify Medicaid eligibility **at each visit**. If a co-pay is required, your co-pay is due at the time of service.

AUTO ACCIDENTS: we will file any insurance claim for services related to an auto accident. We will accept health insurance payments after auto insurance has paid.

WORKERS COMPENSATION: If your injury is work-related, we will need the case number, carrier name and information prior to your visit in order to bill the Workers' Compensation insurance company. You, the patient, are ultimately responsible for all professional fees if a Workers' Compensation claim is denied.

SELF-PAY PATIENTS: We ask that you make payment at the time of visit. We are happy to accept payment by cash, check or credit card. For many services, you will receive a discount for payment in full on the day of your visit. If your account reaches 75 days past due and you have not contacted us to make payment arrangements, your account may be turned over to a collection agency.

OUTSTANDING BALANCES: If you have any outstanding self-pay or insurance designated outstanding balances for co-pays, deductibles and other unpaid out-of-pocket expenses, you will be asked to remit payment at your next visit or you may be required to reschedule your appointment. Chronic non-payment of bills can constitute separation from the practice.

COLLECTIONS: Unpaid balances will be forwarded to our collection agency. Once an account has been referred to a collection agency, you must work directly with them to satisfy your debt. If you return to our office for services, you will be required to pay in full **prior** to receiving any future services. If it is necessary to turn the fee(s) for services rendered over to collection, then the patient is responsible for the bill, interest, collection and attorney fees.

PAYMENT METHODS: We accept cash, checks and most major credit cards. There will be a fee for returned checks.

I have read the Financial Policies of Capstone Orthopedics & Sports Medicine and agree to comply with the Financial Policies. In addition, Capstone Orthopedics & Sports Medicine has my permission to provide medical documentation in order to obtain reimbursement.