

FINANCIAL POLICY LETTER

Dear Patient,

We at Lubbock Sports Medicine are proud to be part of a team whose primary mission is to deliver the finest and most comprehensive care in orthopedic services today. In order to assist you with your health care investment, we are providing the following payment options:

Initial Payments

A down payment is not required with the Care Credit monthly payment plan.

Payment Options

1. **Cash-** includes money orders and personal checks. Your driver's license number is required on your check for electronic processing.
2. **Visa/MasterCard/Discover-** we accept credit cards as payment for treatment to the extent your credit limit permits.
3. **Care Credit-** offers a separate line of credit to cover your entire family's health care needs. A credit line can be established and approval usually takes less than 10 minutes. If interested in this line of credit please ask the front office for assistance.

We would be happy to work with you to plan the most appropriate arrangement for your budget. Financing your treatment will allow you to begin your treatment immediately and spread the cost over a period of time.

INSURANCE GUIDELINES

The services you are receiving may not be paid or covered by your insurance company. You must agree to pay for all fees not paid by your insurance company and accept full liability.

Listed below are some reasons you will be responsible for the full amount, less any co-pays or payments made. (These are only some of the reasons and not a complete list of details or rejections).

- ❖ YOUR INSURANCE HAS PAID ITS SHARE OF THE CLAIM
- ❖ YOU HAVE NOT MET YOUR DEDUCTIBLE LIMIT
- ❖ NON-COVERED SERVICE
- ❖ INSURANCE CANCELLED
- ❖ INSURANCE HAS NOT RECEIVED INFORMATION REQUESTED FROM YOU
- ❖ NO CONTRACT WITH INSURANCE COMPANY
- ❖ CLAIM OVER 90 DAYS OLD-NO ACTION FROM INSURANCE
- ❖ NO REFERRAL FROM PCP
- ❖ FAILURE TO PRESENT CURRENT INSURANCE COVERAGES

IF OUR PHYSICIANS ARE OUT OF NETWORK WITH YOUR INSURANCE PLANS YOU MAY BE RESPONSIBLE FOR LARGER DEDUCTIBLES AND CO-INSURANCE. PLEASE CHECK WITH YOUR INSURANCE COMPANY FOR A LIST OF NETWORK PROVIDERS.

*****ATTENTION ALL MEDICARE PATIENTS*****

MEDICARE DOES NOT COVER SOME SUPPLIES YOU MAY RECEIVE AND YOU WILL BE LIABLE FOR PAYMENT AT TIME OF SERVICE.

OFFICE POLICIES

It is our policy that fees for treatment are payable at the completions of each appointment.

REGARDING HMOs, PPOs and MANAGED CARE PROGRAMS:

We do participate in some of these programs. Please check with your plan. It is your responsibility to obtain referral forms, etc. required by your particular insurance company. You will be expected to pay your co-pay at the time of your visit.

REGARDING MEDICARE:

Each of our doctors are participating physicians with Medicare. We will file all charges (including x-rays) with Medicare and your supplemental insurance, if applicable. If you do not have a supplemental insurance, you will only be billed for the 20% not paid by Medicare or any deductible that has not been met.

REGARDING PRIVATE PAY:

We do provide the option of private pay. With this option you need to provide our office with \$450 prior to being seen by the physician.

REGARDING WORKMANS COMPENSATION: YOU MUST INFORM OUR OFFICE IF YOU HAVE A WORK INJURY AT THE TIME OF THE FIRST VISIT.

You must inform the front office of your work injury. You may be held liable for any office visits/procedures that are performed if we are not told of your work injury. Our office will make every effort to contact your claims adjustor/ employer for verification of your claim. An appointment will not be scheduled until that verification is received.

If you are a minor your parents or guardian need to accompany you to our office before treatment can be rendered. If you are a college student we do not bill parents for services rendered. You need to make arrangements prior to being seen with your parents for payment to be made at the time of treatment.

For your convenience we do have x-ray, mri and bone density facilities in the building. If x-rays are indicated in your treatment, payment for this service is handled at the same time as the physician charges. If you have had x-rays done elsewhere you need to bring them at the time of your appointment.

****FEES FOR TREATMENT ARE PAYABLE AT THE COMPLETION OF EACH APPOINTMENT. IT IS ALWAYS YOUR RESPONSIBILITY TO SEE THAT YOUR ACCOUNT IS PAID, REGARDLESS OF INSURANCE OR ANY OTHER CIRCUMSTANCES (SUCH AS LITIGATION).****

IF YOU HAVE ANY QUESTION CONCERNING OUR POLICIES OR WE CAN ASSIST YOU IN ANYWAY, PLEASE FEEL FREE TO CALL ON OUR OFFICE STAFF.