

## FINANCIAL POLICY

- The patient/guarantor is directly responsible for payment of medical care provided by OrthoArizona.
- Self-pay patients are responsible to pay all balances in full at the time of service.
- An insurance policy is a contract between patient/guarantor and their insurer. OrthoArizona has no control over what is or is not covered by the insurer of the patient/guarantor.
- All patient/guarantor liable expenses (co-payments, deductibles, co-insurance, etc) are due and will be collected before or at the time of service. (appointment, procedure, surgery, etc.) OrthoArizona reserves the right to reschedule or cancel an appointment, procedure or surgery if the applicable patient/guarantor liable expenses are not paid in full prior to the time of service.
- Any remaining balances will be billed to the insurer of the patient/guarantor by OrthoArizona, so it is the responsibility of the patient to ensure OrthoArizona always has the most current insurance billing information.
- The patient/guarantor may be responsible for charges, services or deductibles not covered by the insurer.
- OrthoArizona providers may be considered “out of network” by the insurer of the patient/guarantor. Out-of-pocket expenses are typically higher when a provider is considered “out of network” by the insurer. It is ultimately the responsibility of the patient to know their insurance carrier and provider network.
- OrthoArizona only bills for services rendered by an OrthoArizona provider. The patient/guarantor may receive laboratory, radiology, anesthesiology or hospital billings from separate entities. It is the responsibility of the patient/guarantor to contact these separate entities or the insurer with questions or concerns about these services, regardless of whether the services were ordered by a OrthoArizona provider.
- If a patient/guarantor’s insurance plan requires pre-authorization or referral from a primary care physician, it is the responsibility of the patient/guarantor to obtain this authorization prior to the office visit . If the authorization is not provided, the charges will be the responsibility of the patient/guarantor.
- OrthoArizona does not accept any third-party billing / liability.
- Arizona law requires insurance companies operating in Arizona to process claims within 30 days. It is the responsibility of the patient/guarantor to promptly provide the insurer with any requested information needed to process the claim.
- OrthoArizona will send a billing statement at least monthly and after every visit which indicates the balance due from the patient/guarantor and which claim(s) are still being processed by the insurer. All patient/guarantor balances are due and payable in full upon receipt of the billing statement.
- Prior to surgery, OrthoArizona will contact the insurer to verify the benefits of the patient/guarantor and obtain authorization. Prior authorization or pre-certification does not guarantee payment from patient/guarantor’s insurance company. Patient/guarantor is responsible for any balances not covered by insurance.
- OrthoArizona considers balances 60 days past due as delinquent and reserves the right to have all past-due balances collected by a third-party service. Past due amounts collected by third-party services usually become public record.
- OrthoArizona reserves the right to charge an administrative fee for:
  - completing medical record requests; insurance, FMLA or disability forms
  - transferring records to a non-OrthoArizona provider or location
  - appointments that are cancelled with less than 24-hour notice. This fee must be paid before a new appointment is scheduled.
  - returned checks due to insufficient funds
  - any or all charges associated with collection of the past-due balances
- OrthoArizona realizes that sometimes the patient/guarantor may not be able to pay the full amount at the time of service. Please ask to speak to our Billing Office at any time to make suitable payment plan arrangements.
- Workers Compensation cases: It is the responsibility of the patient/guarantor to inform the insurer of the accident date, claim number, primary care physician and any other needed information for a claim.
- Personal Injury cases: If the patient is being treated as part of a personal injury lawsuit or claim, OrthoArizona requires verification from an attorney prior to the initial visit. All OrthoArizona expenses are the responsibility of the patient/guarantor and must be paid in full by an insurer or the patient/guarantor and can not be billed to an attorney. The patient/guarantor acknowledges that OrthoArizona has a lien on any personal injury settlement or recovery pursuant to N.C.G.S 44-49, et seq and the patient/guarantor authorizes the attorney or liability carrier to pay owed lien amounts out of settlement proceeds without further authorization.