



## Patient Financial Policy for Northwest Orthopaedic Associates, PLLC

Patient's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

### **Patient Financial Class Policies:**

You are required to present a valid insurance card at every visit and as needed throughout your care.

Commercial Insurance Carriers: We bill most insurance carriers for you if proper paperwork is provided to us. Any outstanding patient balances and co-payments are due prior to checking in for your appointments. Since your agreement with your insurance carrier is a private one, we do not routinely research why an insurance carrier has not paid or why it paid less than anticipated for care. If an insurance carrier has not paid within 60 days of billing, fees are due and payable in full from you.

Private Pay: We require \$100 deposit. Outstanding balances are due prior to your appointment or within 30 days.

Medicare: Our office is a Medicare participating provider and we will bill Medicare for you. We will bill your secondary insurances that automatically crossover through the CSM (Medicare System). If your secondary insurance does not crossover it is the patient's responsibility to either bill secondary themselves or provide at time of service information to bill their secondary insurance. We do not bill 3<sup>rd</sup> insurances. Any outstanding balances and deductibles are due prior to your appointments. Any non covered service will be due as service is rendered.

Medicaid: Our office is a Medicaid participating provider and we will bill Medicaid for you. Any outstanding balances, co-payments and deductibles are due prior to your appointments.

Worker's Compensation: If your visit is work-related we will need the case number and carrier name prior to your visit in order to bill the worker's compensation insurance company. If your workers compensation claim is not yet accepted and you have no "back-up" insurance we require a \$100 deposit that will be refunded after the claim has been opened.

Motor Vehicle Insurance (MVA): \$100 deposit is required on all MVA accounts. We will courtesy bill your MVA insurance if all information is provided at the time of service.

### **Methods of Payment:**

Our office accepts the following payment methods:

Cash, Personal Check, Debit Cards, Visa, Master Card, Discover and Patient Financing options for those patients who are credit worthy.

For returned checks we assess a \$25.00 NSF charge.

If not paid according to terms the patient understands that our office reports to an outside collection agency. In the event that your account is turned over for collections patient agrees to pay all additional fees accessed in the collection of the debt. These fees include collection agency fees and attorney fees.

The patient is ultimately responsible for all fees for services. I have read, understood and agreed to the above financial policy for payments of professional fees.

**24 hour cancellation notice is required, otherwise you will be charged a \$50 no show fee.**

**COLLECTION CHARGE** applied to all accounts unpaid after 60 days. **COLLECTION CHARGE** computed by a periodic rate of 1.5% per month, which is the annual percentage rate of 18.00%. Minimum charge of \$1.00.

Print Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
Date: \_\_\_\_\_