

## Patient Financial Policy

The physicians and staff of CORE Orthopedics Avera Medical Group value the trust that you place in us to provide your care. Your clear understating of our financial policy is an important part of our professional relationship. Please make sure to ask if you have any questions about our fees, our policies or your responsibilities.

Prior to your appointment you will be required to complete our Patient Information Forms. This needs to be completed before you see the physician and bi-annually thereafter.

### INSURANCE

**New federal guidelines require us to ask for a photo ID and your insurance card at each visit.**

It is the patient's responsibility to provide current insurance information to the billing office.

It is your responsibility to call your insurance company to make sure we are in your network.

Work Comp: Billing information from your employer is required before you see your physician.

Medicaid: Referral cards need to be provided before you see your physician.

Your insurance policy is a contract between you and your insurance carrier. We file insurance as a courtesy to you and will help you in any way but we will not be involved in disputes between you and your insurance carrier. This includes but is not limited to: deductibles, co-pays, non-covered charges and "usual and customary" charges. You are ultimately responsible for the timely payment of your account.

**Copayments** are due at check in.

**Payment Arrangements:** Full balance is due at the time of service, however if you are unable to pay the full balance, payment arrangements can be made prior to your visit. Our billing office is available Monday- Friday, 8am-5pm. They may be reached at 800-477-2899 or directly at 605-221-0869.

We accept cash, checks, and all major credit cards.

**Unpaid balances** are subject to finance charge after 90 days and outstanding balances will be collected at check-in time.

**Self Pay:** We offer a 30% discount to our patients who do not have insurance. We require that you pay one half of estimated charges before you see the physician and one half of estimated surgery charges before any surgical procedure is scheduled.

### Additional Information and/or Fees

- \$30 charge for insufficient funds check
- \$25. for completing disability forms
- \$25. for medical records that are not sent to referring or consulting physicians.
- Parents or guardians of minors are responsible for full payment and will receive billing statements for the minors. It is preferred that minors be accompanied by a parent or guardian but in the event that that is not possible, unaccompanied minors will not be treated without a signed release from a parent or guardian.
- Many times you are referred to outside facilities for tests, surgery and second opinions. You are responsible for obtaining pre-certification from your insurance company for any outside referrals.

I have read and agree to with CORE Orthopedics Avera Medical Group Financial Policy.

\_\_\_\_\_  
Patient Name (please print)

\_\_\_\_\_  
Patient/Responsible Party Signature

\_\_\_\_\_  
Date