



SOUTHERN BONE & JOINT SPECIALISTS FINANCIAL POLICY

All appropriate SB&J paperwork must be completed (including signatures) prior to being seen by our physicians.

Please come prepared to show your insurance card(s) each time you check in for an appointment. This helps to ensure your information stays current and accurate in our computer system.

It is your responsibility to be aware of what benefits your insurance plan offers. You are responsible for all charges not paid by your insurance policy.

FORMS OF PAYMENT - SB&J accepts cash, checks, Visa and MasterCard. Returned checks will result in a \$30.00 processing fee.

CO-PAYMENTS - Our contract with your insurance company **REQUIRES** that we collect your designated co-pay at the time of service. For your exact co-pay amount refer to your insurance policy. Please come prepared to pay your co-pay at each visit. You may be required to reschedule if a payment is not made.

SELF-PAY PATIENTS - All Self-Pay patients and patients without proof of insurance are required to pay a minimum of \$150.00 in cash, check, or credit card at the time of service.

REFERRALS - If your insurance plan requires a referral from your primary care physician it is **YOUR** responsibility to obtain the referral information in order to schedule an appointment.

WORKERS COMPENSATION - Prior to a workers compensation appointment being scheduled you must provide the following pertinent information: date of injury, claim number, insurance company's address, phone number and adjuster's name.

NON-PARTICIPATING INSURANCE PLANS - If your insurance company is not contracted with SB&J we will submit your "non-participating" claim as a courtesy. If you elect to be treated by any SB&J physician who does not participate with your insurance plan you are directly responsible for all charges at the time of service.

CHILD CUSTODY CASES - Parents and/or guardians are responsible for giving SB&J the necessary information needed to file all insurance carriers regardless of custody. Please understand that both parents are financially responsible for payment on the account under all circumstances.

OUTSTANDING BALANCES - If you or your dependent has an account balance and you are unable to make a payment, you may be required to reschedule your appointment until payment can be arranged. All accounts with an open balance will receive two SB&J statements identifying the amount due. Our statements include contact information in the event there are questions regarding your account. If no effort is made to resolve the outstanding balance on the account(s), SB&J will then mail a letter stating your account balance for the third time. If there is still no effort made to resolve the outstanding balance(s) the account will be forwarded to SB&J's contracted collection agency. Additional interest and fees will be added to all outstanding balance(s) once your account is turned over to our collection agency.

THIRD PARTY INSURANCE FORMS DISABILITY, FMLA, ETC.

There is a charge for SB&J completing any form that is not directly related to reimbursement for medical services. Payment is required at the time the form is submitted for completion. For compliance purposes, the patient information portion of the form must be completed and signed by the patient prior to submitting to SB&J for completion.