



PETOSKEY SURGEONS PATIENT BILLING, COLLECTION & FINANCIAL POLICY

Self-pay

If you are self-pay, you will be expected to pay the day's charges on the day of the service. You will also be billed for any additional charges for tests and other services delivered after your visit. If you are having surgery, you will be expected to make mutually agreeable payment arrangements before receiving the service. If the service is considered elective, payment must be made in full before services are performed.

Workers' Compensation

Petoskey Surgeons' physicians provide services under workers' compensation plans. If you need to see a physician for an injury or illness related to your employment, please have your employer or workers' compensation case manager make the appointment for you. You will need to provide us with the case number as well as the address to which the bill is to be sent.

Returned Checks Fee

Petoskey Surgeons will charge a returned check fee of \$35.00 for any returned check returned by your bank for non-payment (insufficient funds).

Billing Statements and Invoices

Petoskey Surgeons will send you an itemized billing statement listing each thing you are being billed for and the balance due for the item from both you and your insurance company. Patient with a personal balance will receive a monthly statement showing the specific amounts due. These statements are due upon receipt. Because the posting of payments can sometimes be posted some days after the day of payment, there is a chance that payments made by you or your insurance company will not appear on the statement. These payments will be reflected in your next billing statement. If they do not, please contact a billing representative so we can investigate and determine what to do about the situation.

Please turn page over.

Statement of policy – The physicians and staff of Petoskey Surgeons are pleased to welcome you to our facility and to let you know that we are dedicated to not only providing you the very best medical treatment, but to ensuring that your patient experience is a pleasant one.

Purpose – We have developed these financial policies to help you understand our patient billing policies and procedures to avoid any miscommunications about the handling of your bills and accounts. Being familiar with and following this Policy will go a long way in ensuring you a pleasant patient experience and maintaining the understanding and respect that are so important to the physician-patient relationship.

Check your coverage before making an appointment – We fully understand that health insurance plans and benefits can be quite confusing. We also want to remind you that it is your responsibility to be familiar with the key aspects of your benefits plan, including whether it covers the specific treatment you seek from Petoskey Surgeons. If you are unsure of your coverage, we ask you to please call your insurance provider using the customer service telephone number listed on your insurance card before scheduling your appointment with Petoskey Surgeons.

Registration

When you arrive for your initial visit to Petoskey Surgeons, one of our receptionists will collect your billing information including your: address, e-mail, telephone number, social security number, birth date, insurance information, employer information, and emergency contact information. Keeping this information up-to-date is very important. Accordingly, when you arrive for each subsequent visit to Petoskey Surgeons, one of our receptionists may ask you to verify that this information remains true, and revise information that is no longer up-to-date before you see a physician.

Billing and Payment

Patients are ultimately responsible for paying for the care they received even if they have insurance coverage. For your convenience, Petoskey Surgeons accepts cash, personal checks, MasterCard, Discover, and VISA.

Health Insurance

If you will be using health insurance to settle your account, you will be asked to present your current insurance card at each visit. This includes federal Medicare or any other health insurance. Petoskey Surgeons will also collect any co-insurance payment that applies under your insurance for the visit.

Petoskey Surgeons will gladly file a claim on your behalf with your health insurance company for the treatment you receive. We will file an initial claim based upon the information that you provide to us. Under state law, your insurance company has 60 days to process and pay the claim, request more information, or deny the claim and notify us of decision. If your insurance does not notify us within 45 days of the date of service, it will be assumed that your insurance coverage is no longer in force, and you will be responsible for the unpaid balance. You are also responsible for services you receive from Petoskey Surgeons that your health insurance plan does not cover.

Past Due Accounts

Past-due accounts are not just an inconvenience; they cost Petoskey Surgeons money and time. Accordingly, patients with delinquent accounts will be required to make payment at the time of service. If you are unable to make mutually agreeable payment arrangements at that time, we will be glad to reschedule your appointment to a time when you will be able to pay.

Collections

Collections – Petoskey Surgeons will refer the following accounts to a third party collection agency.

Account with balances over \$100 that are older than 90 days;

Accounts with balances over \$500 that are older than 120 days;

Failures of patients to honor agreed-upon payment terms under a settlement or rescheduling agreement regardless of the amount due or age of the account.

If Petoskey Surgeons refers your account to a collection agency, you must pay all past due amounts, or make agreeable payment terms before you can schedule any more appointments with our physicians. Failure to make payments and honor repayment agreements may also be grounds for Petoskey Surgeons to terminate you as a patient under its Patient Termination Policy.

Billing Questions and Concerns

If you have any questions or concerns regarding your account or insurance claim, including what you think may be errors in your billing statement, contact a Petoskey Surgeons billing representative. Our representatives will make every effort to assist you, clarify any misunderstandings, and provide you the information you need to resolve your problem and restore your account to good standing.