

# Delaware Orthopaedic Specialists

## Patient Payment Policy

Delaware Orthopaedic Specialists is committed to provide you with the best care possible. We will, where applicable, file a claim with your medical insurance carrier on your behalf. Monies paid to Delaware Orthopaedic Specialists will be appropriately applied to your account with our office. Balances remaining after payment is received from your insurance carrier will be billed to the patient/guarantor. Like most physicians' offices, we require full payment at time of service. For your convenience we accept; personal checks, Visa, Mastercard and Discover.

### ***Participating Plans***

Delaware Orthopaedic Specialists is a participating provider with several health insurance plans. Amongst them are:

Aetna – US Healthcare	Independence Blue Cross
Amerihealth	Medicare
Blue Cross and Blue Shield of Delaware	Tricare
Coventry	United Health Care

Please check your individual policy to verify that we are listed as a participating provider. For those patients' insurance companies with whom we are a participating provider, we will submit your claim for you. However, all deductibles, co-insurances and co-payments are due at time of service.

### ***Referrals and Pre-authorizations***

If your insurance policy requires you to have a referral or a pre-authorization from your primary care physician prior to treatment in our office, it is *your* responsibility to ensure that it has been received in our office. If we do not have your required referral or pre-authorization, it will be necessary to reschedule your appointment to a time when those requirements have been met.

### ***Non-participating Plans***

As a courtesy, Delaware Orthopaedic Specialists will submit your claim for you. However, any fees not covered by your insurance will be billed to the patient's guarantor.

### ***Alternative Payment Arrangements***

Delaware Orthopaedic Specialists recognizes that medical expenses are sometimes unplanned and may be incurred during a period of financial hardship. In the event of financial hardship, our Billing Associates are equipped to assist you. Dependent upon the needs of the patient, a prompt pay discount may be made available, or in certain circumstances, a payment plan can be made available. However, such arrangements must be made prior to receiving treatment.

### ***Injury Claims***

Delaware Orthopaedic Specialists will file the claims for patients with Workers' Compensation, automobile or personal injury insurances. The patient with this type of applicable coverage must provide us with the following:

Name of insurance carrier	Claim or case number
Mailing address for claims	Adjuster's name
Date of loss, injury or accident	Adjuster's telephone number

Additionally, you must provide us with your personal medical insurance information. This will enable us to file a health claim should payment from your injury claim be exhausted or denied. If for any reason you do not provide us with your personal medical insurance information, you will be responsible for all balances should your injury claim be exhausted or denied.

### ***Bad Check or NSF Policy***

In the event of a Bad or NSF check, you will incur a fee of \$25.00 in addition to the balance when a check is returned unpaid. If the obligation is not satisfied within ten (10) days of the NSF notification, the check will be forwarded to the State of Delaware office of the Attorney General.

### ***Missed and No Show Appointments***

Missed and cancelled appointments with insufficient notice impact our ability to deliver care to our patients. When a patient misses an office appointment, a Missed Office Appointment fee of \$25.00 may be charged to the responsible party. When a surgical appointment is missed or cancelled with less than twenty-four hours notice a Missed Surgery Fee of \$250 may be charged to the responsible party. The application of these fees is solely at the discretion of the physician. In the event of an unforeseen and valid reason the fee may be waived. Examples of such unforeseen and valid reasons are family emergencies, a vehicle accident, and illness.

### ***Collection Accounts***

Patient accounts that have been referred to a collection agency for lack of payment are subject to a \$25.00 handling fee and up to a 50% surcharge. Once accounts are referred to a collection agency, patients/guarantors must communicate directly with the agency to resolve account balances.

---

Patient Signature

---

Date