

Denali Orthopedic Surgery, P.C.

Financial Policy

The following information outlines financial responsibilities related to payment for professional services provided by our physicians and staff. If you have any questions or concerns, please do not hesitate to ask a member of our staff for clarification. We believe a clear understanding of our financial policy is essential to our professional relationship. Additionally, your commitment to your account is just as significant as your participation with your health care.

Please be informed Denali Orthopedic Surgery, P.C. reserves the right to refuse treatment to patients who are non-compliant with payment of their debt to our office. Please do not allow your account to become delinquent, as this will jeopardize your current and future patient/physician relationship with our office.

Financial Responsibility

Denali Orthopedic Surgery, P.C. requires a copy of any insurance information and photo identification prior to treatment. You, the patient or guardian, are ultimately responsible for all charges associated with your care regardless of insurance coverage. If you have insurance, please remember your insurance policy is a contract between you and your insurance company and that you have final responsibility for payment of your bill. For your convenience our office accepts cash, check, Visa, MasterCard, Discover, American Express, and Care Credit.

Self Pay

If you do not have insurance, payment in full is expected at the time of service. If you are unable to pay in full at the time of service, arrangements will need to be made with our staff prior to treatment.

Contracted Insurance

Denali Orthopedic Surgery, P.C. is only contracted with the Blue Cross/Blue Shield Programs. Payment of any unmet deductible, coinsurance and/ or copay is due at the time of service. You will receive a bill for any further portions due after your carrier processes your claim.

Non-Contracted Insurance

Denali Orthopedic Surgery, P.C. is non-contracted with all insurance plans, except BlueCross/Blue Shield Plans. As a courtesy, we will bill most insurance companies. Payment of any unmet deductible, coinsurance and/or copay is due at the time of service. You will receive a bill for any further portions due after your carrier processes your claim.

Please be aware your insurance company may not cover all the services provided. Our practice is committed to providing the best treatment for our patients and we charge what is usual and customary for our area. You are responsible for payment regardless of any arbitrary determination of "usual and customary" rates by your insurance carrier.

Medicare

Denali Orthopedic Surgery P.C. participates in the Medicare program; therefore, we will bill Medicare and accept assignment of benefits. If you have a secondary insurance plan, we will not require copayment at the time of service. However, if you only have Medicare we will collect 20% of the Medicare allowable at the time of service. Please be aware some services are not

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Financial Policy (Continued)

Medicare (Continued)

covered by Medicare and are the patient's responsibility. You will receive a bill for any further portions due after Medicare processes your claim.

Medicaid

Denali Orthopedic Surgery, P.C. currently accepts Medicaid as a form of insurance on a case-by-case basis. We require a Medicaid coupon or other proof of eligibility at the time of service. If you are 18 or older, a \$3.00 copay will be collected at each visit, unless otherwise instructed by Medicaid. If you are currently applying for Medicaid or do not show proof of eligibility, you are responsible for payment of your visit at the time of service.

Workers' Compensation

In the event that your treatment may be due to a workers' compensation injury, we will need a supplemental workers' compensation form completed. We will need information such as your employer, insurance carrier, adjuster's name and phone number, claim number, as well as reports specific to your injury. If all the necessary information is given at the time of service, no payment will be collected from you. Our office does not accept out of state or Federal Workers' Compensation claims.

Motor Vehicle/Liability

If you are injured in a motor vehicle accident or are covered by a liability insurance company, you will need to supply us with the insurance company name, billing address, adjuster information, and claim number. We will contact the insurance company to confirm there is an open claim with Med Pay. Our office only accepts motor vehicle/liability insurance if you have medical payments coverage available.

Motor Vehicle/Liability(Cont'd)

However, if we are unable to verify medical payment coverage of your medical bills, we will collect in-full at the time of service. If your insurance plan involves payment of medical bills upon settlement only, we will require payment in full at each visit. We do not bill third party coverage.

Tricare/VA Administration

Tricare is a form of armed forces insurance. We are a non-authorized Tricare provider. If you are a Tricare beneficiary and you elect to treat with our office, Tricare has advised us we must specifically inform you of our non-authorized status with the Tricare program. By signing the patient registration form, you acknowledge you have received a copy of our financial policy and you are agreeing that you are solely responsible for your bill at this office. This statement does not include Tricare for Life, as this a Medicare program.

Denali Orthopedic Surgery, P.C. will only accept VA as a form of payment if the visit is for emergent treatment follow up.

Finance Charges/ Collection Fees

Denali Orthopedic Surgery, P.C. assesses finance charges on any account balance not paid within 90 days from the date of service. The finance charge will be computed at the rate of .875% per month or an annual percentage rate of 10.5%. The minimum finance charge is \$1.00. Any expense incurred collecting delinquent accounts is added to the account balance. This includes, but is not limited to, the collection fee charged by the collection agency.