



Thank you for choosing OrthoKC as your healthcare provider. We are committed to your treatment's success. Our Insurance Department and Patient Finance Counselors will work very hard to make sure your insurance claims are filed accurately and promptly. Please understand that insurance reimbursement can be a long and difficult process.

DEFINITIONS:

CO-PAYMENT: A fixed dollar amount set by your insurance contract that is required to be paid at the time of an office visit. This amount is usually between \$15 and \$50. *All co-pays are due prior to treatment.*

DEDUCTIBLE: An annual dollar amount established by your insurance plan that is deducted from insurance benefits. It is your obligation to pay this amount before the insurance company pays any amounts due.

CO-INSURANCE: A percent set by your insurance plan that is deducted from insurance benefits. This percent usually ranges between 10% and 30% and is your obligation to pay.

SELF-PAY: A patient that does not have any valid health insurance. You will be asked to pay a deposit of \$100.00 at your first visit for an orthopedic or podiatry visit, or \$300.00 for Dr. Katta. You will be setup on a payment plan with your Patient Finance Counselor which will cover the remaining balance of your charges at an affordable monthly rate.

USUAL & CUSTOMARY RATES: We charge what is usual and customary for our area. You are responsible for payment regardless of the insurance company's arbitrary determination of usual and customary rates.

WHEN SURGERY IS RECOMMENDED: For patients with a commercial insurance plan, a financial representative will check your benefits and contact you regarding payment arrangements for your co-pay, co-insurance, or deductible. We must receive payment before scheduling your surgery, or receive authorization to bill your credit or debit card for the remaining balance. This balance can be paid using a payment plan at an affordable monthly rate. Patients with no insurance must pay 80 percent of charges before surgery is scheduled and must also setup payment plan arrangements, with authorization given to bill your credit or debit card for the remaining balance.

MOTOR VEHICLE ACCIDENT POLICY: We will bill your MVA claim to a third party insurance carrier as a courtesy. We will also ask for your health insurance information. (Most MVA policies have limited benefit amounts and most health insurance policies only allow 60 days to file a claim.) If insurance has not paid within 90 days, you will become personally responsible for the amount due. If you do not have or provide health insurance information, we must receive payment at time of service or receive authorization to bill your credit or debit card for the remaining balance. This balance can be paid at an affordable monthly rate.

LIABILITY OR PERSONAL INJURY: We are not a party to any litigation suits being filed for personal injuries. We require a \$250 deposit and financial arrangement at the time of service. We must receive authorization to bill your credit or debit card for the remaining balance. This balance can be paid using a payment plan at an affordable monthly rate.

WORK INJURIES: We will file Workers Compensation claims with your employers' Workers Compensation insurance carrier. Written or telephone authorization is required from your employer and/or insurance company prior to treatment. If not obtained, we must receive authorization to bill your credit or debit card for the remaining balance.

MINOR PATIENTS: The adult accompanying a minor and the parents (or guardians) of the minor are responsible for payment. This office is NOT a party to any divorce decree. For unaccompanied minors, non-emergency treatment will be denied unless pre-authorized. If not obtained, we must receive authorization to bill your credit or debit card for the remaining balance.

OVERDUE ACCOUNTS: Patients with past due accounts will be asked to make payment in full or setup a payment plan before being seen at OrthoKC.

COLLECTIONS: We are not a billing service. Therefore, if you do not make payment in full or do not keep to your affordable payment plan, then we will send your balance due to a collection agency to provide this service for us.

Our office will be more than happy to help you meet your financial obligation by setting up an affordable monthly payment plan. Please contact our office for more information on EASY-PAY.