



KANSAS SURGICAL CONSULTANTS, LLP

PATIENT FINANCIAL POLICY

We are committed to providing you with the best possible care, and your understanding of our Patient Financial Policy is important to our professional relationship. Please ask if you have any questions about our fees, policies, or your financial responsibilities. Carefully review the following information:

BILLING AND INSURANCE

We participate with most local and many national insurance plans. However, it is your responsibility to understand whether your insurance has limits on the doctors you can see, or the services you can receive. If you are covered by health insurance, you should be prepared to show the most recent copy of your insurance card at every office visit. As a courtesy, we will file your claim with your primary and secondary insurance plans if you provide complete and accurate information about your insurance. You will be responsible for deductibles, co-payments, non-covered services, co-insurance and items considered "not medically" necessary by your insurance company. If you do not have health insurance, payment is due at the time of service unless previous arrangements have been made with our business office.

REFERRALS

If your insurance policy is an HMO and you are referred to our office, we will do our best to help you obtain any referral forms required by your insurance provider. If we are unable to obtain the referral for any reason, we will let you know. It will then be your responsibility to contact your primary care physician and obtain the referral prior to your appointment. Failure to obtain a referral may result in a reduction of benefits or non-payment by your insurance provider.

CO-PAYMENTS

If your insurance policy calls for a co-pay for office visits, you will be required to pay it at the time of your service. We accept cash, check, MasterCard, Visa, and Discover.

WORKER'S COMPENSATION

If your office visit is due to an injury at work that has been reported to and verified by your employer, you may be eligible to have your claim covered by Worker's Compensation insurance. Be sure to inform our receptionist that the injury occurred while on the job. You will need to provide all claim information and complete a form in order for us to file this claim correctly.

ACCIDENTS AND INJURIES

All medical expenses that result from a vehicle accident or public liability are considered the personal responsibility of the patient.

USUAL, CUSTOMARY, AND REASONABLE

Insurance companies pay an established percentage of the physician's fee or pay the insurance plan's customary or reasonable fees, whichever is less. Although these limits are called customary, they may or may not reflect the fees that physicians charge. You may also notice that on your invoice the fee that your physician has charges is higher than the reimbursement from your insurance company. This does not mean your physician is overcharging you for those services. The insurance company may not have taken into account up-to-date, regional data in determining the amount paid for services. There is no regulation on how insurance companies determine the amount paid for services. The language used in this process may be inconsistent among insurance companies and difficult to understand.

UNDERSTANDING YOUR HEALTHCARE

Our office and surgery charge is determined after each visit and procedure. You, your doctor, or your insurance company call us to obtain an estimate of the approximate charges in advance of the service. You should expect to be billed separately for services related to having surgery as different healthcare providers provide these services.

Examples of such services are:

1. Pre-admission testing (Laboratory, X-Ray, EKG)
2. Facility Charge (Wesley, Via Christi, Surgicare, Cypress, KSRC)
3. Anesthesiology services
4. Pathology services

PATIENT FINANCIAL RESPONSIBILITY

Kansas Surgical Consultants expects payment in full within 30 days from your first billing statement. We accept cash, checks, Mastercard, Visa, Discover.

Please be aware our returned check fee is \$30.00.

If you do not have health insurance we expect payment at the time of the service unless other arrangements have been made in advance.

FORMS AND RECORDS

The completion of disability forms and FMLA forms will incur a \$15.00 administrative charge per set of forms. Forms will not be completed by KSC until payment is received. There is no charge for duplication of medical records sent directly to another medical provider or records requested by your standard health insurance carrier. Duplication of medical records for personal use, disability policies, life insurance policies, or cancer policies will incur a charge.

COLLECTIONS PROCESS

If we do not receive your payment in full within sixty (60) days of your first mailed statement, and you have not made arrangements with our business office, your account will be considered delinquent and considered for collection action.

If your account is placed in collections you will be charged collection fees including but not limited to agency fees, attorney fees and court costs.

If you have any questions, please call 316.685.6222 and ask to speak with our business office personnel. We want to help you understand your healthcare billing.