



# A M E R I C A N Foot & Ankle Specialists

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## AN OPEN LETTER TO OUR MEDICARE PATIENTS

Dear Patient,

This office has agreed to accept Medicare assignment, as a courtesy to you. Our concern for your foot health and the costs of medical services has prompted us to do this for your benefit. We have done so since 1987, when the current assignment program began. However, for us to continue accepting Medicare Assignment it will take your cooperation and understanding. The following will explain how Medicare assignment works. After reading the details of this program, feel free to ask our staff any questions concerning billing and/or insurance.

Medicare assignment means that we accept what Medicare allows on all covered services. Medicare pays 80% of all charges for covered services. The remaining 20% of approved charges, your \$183 yearly deductible and 100% of any non-covered services is the patient's responsibility. Payment for your portion is due and payable at the time of service.

Because we submit your claim electronically to Medicare there are many secondary insurance companies that will "cross-over" from Medicare. That is, Medicare automatically sends your claim to your secondary insurance. We regret that we can not file secondary insurance for those insurance companies that do not "cross-over". Also, if we have an agreement with your secondary insurance company to accept what they approve, then your co-payment for covered services is waived at the time of service. Any amounts not paid by the secondary insurance will be billed after receiving their payment. The number of companies that do cross-over are too numerous to list. If you are not sure if yours does cross over, our staff will be happy to let you know. Any services that we know will not be covered by Medicare, such as nail care and callus care for people with normal circulation and peripheral sensation will be identified. You will be asked to sign a wavier stating that you were told the service was not covered and its fee explained.

Lastly, if you have signed over your Medicare benefits to a Medicare Advantage Plan, we will not be able to accept insurance payment without a referral form from your primary care physician. We are sorry about this, but without a referral form we have no way of being assured payment for our services. If you wish to be seen by us, it will be on a fee-for-service basis and payment is expected at the time of your visit. Of course, if it is an emergency, such as trauma, we will take care of the immediate problem.

We hope this will clear up any misunderstanding of our position on Medicare assignment. We will do our best to keep abreast of the continuing changes in Medicare in order to better serve you.

Thank you for your cooperation.

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