

## MILLSTEIN ORTHOPEDICS FINANCIAL POLICY

Thank you for choosing Millstein Orthopedics. We are committed to the success of your treatment and care. The insurance landscape has grown increasingly complicated for patients and providers; we continue to adapt as the insurance providers, programs, and rules change. Please ask if you have any questions about our fees, our policies or your responsibilities. **It is your responsibility to notify our office of any patient information changes, such as address, name, and insurance information.** Please read and sign the policy. A copy will be provided to you upon request and can also be found at [www.millsteinorthopedics.com](http://www.millsteinorthopedics.com).

**Insurance:** Our office is in-network with Medicare (**though not HMO nor Managed Care plans**) and Blue Cross. **All co-payments** and non-covered services are due at the time of your appointment. All services are subject to your deductible and co-insurance as outlined by your insurance plan. Dr. Millstein is an out-of-network provider for Aetna, Cigna, Healthnet, Blue Shield and United Healthcare. We do not accept any HMO plans. We are not part of any EPO (these are often confused with PPO) plans nor are we in-network for any Covered California (Obamacare, Affordable Care Act) plans. We will submit your claims as a courtesy and assist you in any way we reasonably can to help get your claims paid either in or out-of-network. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.

All payments due are expected within 30 days of receipt of our billing statement. If you do not have insurance, payment is due in full at the time of service. We must have a current copy of your insurance card at the time of each appointment. If you are unable to provide an up-to-date insurance card, payment is due in full for each visit until your coverage can be verified. A driver's license is also required with proof of insurance. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

**Missed Appointments:** We do not charge to schedule routine appointments. Nor do we currently charge for missed appointments, even though they adversely affect our schedule and inconvenience other patients. However, after a missed appointment we require prepayment for the next visit; you will be charged \$250 (cash patients) or \$100 (insured patients), due at the time you schedule your next appointment. That charge will be credited towards your future balance. Please help us to serve you – and other patients waiting for appointments - better by keeping your regularly scheduled appointment.

**Workers' Compensation:** In the case of a workers' compensation injury, we must receive authorization containing claim information before confirming an appointment. If

this information has not been provided, you will be asked to have your adjuster contact us before we can schedule your appointment.

**Nonpayment and Outstanding Balances:** Balances over 60 days delinquent will be charged to the credit card we have on file unless otherwise noted. Please be aware that if a balance remains unpaid, we may refer your account to a collection.

**Payment Plans:** There are situations when making a payment can be a financial hardship. If you are in need of special payment arrangements, please advise us prior to your visit. Co-pays are exempt. Your insurance requires you to pay your co-pay at the time services are rendered.

**Non-Payment on Account:** Should collection proceedings or other legal action become necessary to collect an overdue account, the patient or the patient's Responsible Party understands that Dr. Millstein has the right to disclose to an outside collection agency all relevant personal and account information necessary to collect payment for services rendered and all costs of collection including, but not limited to, interest due at 18% APR, all court costs and attorney fees, and a collection fee will be added to the outstanding balance.

Please feel free to contact our billing service, ML Medical Billing, at (847) 770-6079 to discuss these arrangements. **Your signature confirms that you have read and understand this information AND will comply with these terms.** Thank you . . .