

Our Financial Policy

Syracuse Orthopedic Specialists, physicians, providers and staff are dedicated to the best possible care for you, and we want you to completely understand our financial policies in order to hold down the cost of medical care by eliminating the need for us to bill you. If you have any questions regarding our financial policies, please contact our billing department at (315) 251-3140.

At **Check In**, You must present your insurance card(s) at **each visit**. **Your co-pay is due at time of service**. We accept cash, checks, money orders, Master Card, Visa and American Express. Please notify us of any address, phone or insurance changes. Any returned checks will be charged a \$25.00 fee for processing.

It is your responsibility to ensure that we participate with your insurance carrier and whether you need a referral from your PCP prior to an appointment. Our office cannot always tell you in advance whether your charges will be covered by your insurance plan. Each insurance carrier has multiple plans that can vary with employer group contracts. It will be your responsibility to pay for any charges not covered by your plan.

Minor Patients (under age of 18) - The parent(s), guardian(s) and /or adult accompanying a minor is responsible for providing current insurance information for the minor and /or payment in full of any co-pay due at time of service. Please be aware that we do not get involved in any child custody and /or divorce decrees. The adult accompanying the child is responsible for any co-pay or balance due at time of service.

Referrals - If your primary care provider refers you to SOS, and your insurance plan requires a referral, it is your responsibility to make sure your PCP has called that referral in to your insurance carrier. We are only responsible for getting referrals for services that we require done at SOS (i.e. MRI's).

Medicare Advantage Plans – Make sure Medicare is aware that you have chosen an Advantage Plan. The Advantage Plan card you receive will be used for billing purposes. Your Medicare card will not be used for billing while you are on an Advantage Plan. Please present your Advantage Plan card and your Medicare card at the time of your appointment. At this time we will make copies of both cards to keep on file. If you terminate your Advantage Plan, your Medicare card may become your primary insurance carrier again. It is your responsibility to understand your Advantage Plan policy and what it covers. Co-pays are due at time of service.

Worker's Compensation – Your employer must file an injury report before an injury can be billed to Worker's Compensation. It is your responsibility to contact your employer. You will need to provide us with the compensation insurance carrier, their address, date of accident, WCB number and all claim numbers related to your comp case. If we lack any of this information, you will be billed the full balance of charges rendered until we receive the information we need.

NYS No Fault - We will need your no fault insurance carrier, their address, date of the accident, all claim numbers related to your claim, the claim adjuster's name and his/her phone number. You will be asked to sign an NF-3 application for no-fault benefits form at your first appointment. We bill no fault as a courtesy to you. You will receive a monthly statement on these charges until the no fault carrier pays your claims. It will be your responsibility to follow up with the insurance carrier if they delay payments.

Liability – This is an injury due to someone else's negligence. This would not be covered by your private insurance, no-fault or worker's comp. We bill liability as a courtesy to you. We must have the insurance carrier, their address, phone number, contact person and any claim numbers. You will be responsible for following up on any outstanding balances with the third party. If there is a delay in payments from this third party, monthly payment arrangements must be set up to keep your account in an active status. Any self-pay overpayments after the liability insurance carrier pays, will be refunded to you.

School Injury Insurance - If you are a student and were injured at a school function, your private insurance will be billed first and the school's insurance can be billed secondary. We will need to know what school the patient attends, the school insurance company's name and any claim numbers assigned to this injury. You will be responsible for any follow up with the school insurance if payment is delayed.

Insurance Questionnaires - Your insurance carrier may require you to fill out an injury detail questionnaire regarding your injury. Your insurance carrier will not pay your claims until they receive this information. We will bill you for any rejected charges by your insurance carrier for this reason. It is your responsibility to make sure your insurance carrier pays your claims.

Statements-You will receive a statement from our office for any self-pay balance due after your insurance carrier pays. After a second statement is sent out, and no payment is received, you will be sent a payment plan to fill out and return. If there is no activity on your account within 10 days after receiving a payment plan, it will be considered for collection. We will gladly set up payment arrangements on your account, however if 2 payments are missed, your account will immediately go to collection. There is a \$25.00 fee charged on an account that is sent to collection.

Indian Health Insurance – If your Insurance carrier requires you to get a referral before seeing one of our Physicians, it will be your responsibility to bring the referral to our office on the date of your appointment. If a referral is not received, you will be billed for any balance.

Nursing Home Patients – If you are a new patient, living at a nursing home, you must provide the front desk a face sheet from the nursing home. The face sheet has the patient's name, address, correct birth date, and medical insurance.

Disability Forms – There is a \$5.00 fee for the completion of most disability/insurance forms. You may hand any forms to the reception desk at the time of your appointment or mail them with payment to the office. Thank you.

Please feel free to contact us with any questions prior to your appointment.
We would be happy to help you!

Worker's Comp Department (315) 251-3155
Billing Department (315) 251-3140¹

¹ Located on S drive under Financial Policy Updated 5/12/2008