

## GROSSKOPF ORTHOPEDICS, S.C.

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### Patient Administrative and Financial Policy

Thank you for choosing Grosskopf Orthopedics, S.C. for your orthopedic care. We are committed to providing you with outstanding medical care in an efficient and cost-effective manner, and we realize that medical financial and insurance-related issues can be confusing and even stressful. Our hope is that by providing you with our Patient Administrative and Financial Policy details in advance, we can prevent any misunderstandings that may occur at the time of your visit.

#### I. PATIENT COVERED BY INSURANCE

If we are a participating provider with your insurance company, Grosskopf Orthopedics, S.C. will submit all charges to your insurance company within 5 business days from the time charges are incurred for services rendered in the office or surgical facility. We deal with many insurance companies and within each company there are many different group contracts. It is impossible for our staff to know all of the requirements, exceptions and benefits of these plans. It is up to the patient or insured to be aware of your individual policy, both in network and out of network benefits. The patient or insured is responsible for any co-pay, deductible and/or co-insurance that is clearly identified and will be collected at the time the services are rendered.

If we are not a participating provider with your insurance company, Grosskopf Orthopedics, S.C. will submit all charges to your insurance company within 5 business days from the time charges are incurred. We ask that you pay your out of network co-pay, deductible, co-insurance or non-covered charges identified at the time services are rendered.

Most procedures provided will be verified with your insurance company prior to your visit. Upon verification, it may be necessary to require a deposit based on the benefits quoted.

#### II. PATIENT RESPONSIBILITY OR THIRD PARTY ACCIDENT COVERAGE

Patients that are involved in an accident involving a third party will be requested to provide this information for verification of the claim's reimbursement policy. Typically, third party reimbursement is made at the time of settlement and paid directly to the injured party, therefore, you will be requested to pay for your services at the time they are rendered, unless other arrangements are agreed upon in advance. Grosskopf Orthopedics, S.C. will submit all charges involving this accident to your third party within 5 business days from services being rendered. If this is an emergency or unexpected expense, and you have a group insurance that we can obtain benefits wherein they will subrogate, we will request that you pay any out of pocket expense based on your benefits at the time of service and we will bill for these services to your group insurance. Any other financial arrangements related to third party accident coverage must be approved by Grosskopf Orthopedics, S.C. Medicare recipients will be asked to complete a Medicare Secondary Payer questionnaire as required by CMS.

#### III. PATIENT RESPONSIBILITY FOR REFERRALS

Patient with HMO or POS insurance coverage must present a valid referral for service from their primary care physician. Obtaining this referral is the patient's responsibility for all visits. However, we will help you by providing any codes necessary. Without a referral, you will be asked to pay for the services at the time they are rendered or you may reschedule your appointment until you obtain the referral.

#### IV. INSURANCE NOT PAID AFTER 30 DAYS

Unless we have a contract that states otherwise and your insurance company has not paid or responded within 30 days, we will automatically roll the charges to patient responsibility. You will receive a statement that shows these charges as your responsibility. Illinois law states insurance claims are to be processed within 30 days, therefore Grosskopf Orthopedics, S.C. has waited 30 days to get the claim paid. It is now the patient or insured's responsibility to pay this

claim. Remember your health insurance is a contract agreement between you and the insurance company. If you feel they have not fulfilled their obligation with regard to payment, you should contact them and determine why they have not paid. We will bill the insurance again if necessary, however, payment responsibility will remain with the patient.

#### V. INSURANCE PAYMENT RECEIVED WITH PATIENT BALANCE DUE

Once the insurance has processed and indicated that there is a patient balance due, you will receive a statement showing that amount. Balances are due in full upon receipt of statement. If necessary, a financial counselor is available to assist you with any questions you might have.

#### VI. ACCOUNTS 90 DAYS DELINQUENT

Any account which is 90 days delinquent will be referred to an outside collection agency. The patient or the patient's guarantor is financially responsible for all costs associated with placement to an outside agency.

#### VII. GROSSKOPF ORTHOPEDICS, S.C.

Grosskopf Orthopedics, S.C. is dedicated to providing the best care possible. We are always available for you in case of an emergency. As you are aware, healthcare reimbursement to the provider is continually being scrutinized and, in many cases, reduced. Our patient care remains uncompromised because that is our mission. We ask that you, our patient, recognize and honor your financial responsibility for the services rendered. As always, we welcome your comments and are readily available to discuss any questions or concerns you have.

**Missed Appointment/Late Cancellation:** If you miss an appointment you have scheduled or cancel the same day, you will be responsible for a fee of \$100.00 per occurrence.

**Insurance:** We will attempt to verify your insurance coverage; however, it is the patient's responsibility to provide us with current copies of all insurance cards or any third party liability insurance we are requested to bill. It is the patient's responsibility to know and understand the terms of their insurance policy. In the event your insurance company requires a referral from your primary care physician, it is the responsibility of the patient to present that before being seen or payment in full will be required at the time of service. As insurance companies use disclaimers when providing benefits to us, Grosskopf Orthopedics, S.C. is not responsible for any inaccurate or undisclosed information from your insurance company. This includes pre-certification of services required.

**Co-payments:** Co-pays based on your insurance company's benefits are due from you at the time of service.

**Records Release:** Authorization for release of your medical records is required. A 48-hour notice is appreciated. A copying fee will be charged based on the number of pages copied. If you will be picking up your records, you will be asked to provide identification.

**Forms:** Your insurance company may ask you to complete a disability or FMLA form which usually requires information regarding your care from your physician. A minimum of \$25 is charged for this service.

**Self-pay:** Self-pay patients are required to pay in full at time of service unless other satisfactory arrangements have been made.

**Payments:** We accept cash, check, Visa, MasterCard and Discover. A fee of no less than \$25 will be charged on any returned check.

**Collection Fees:** In the event an unpaid balance is referred to an outside collection agency, the patient will be responsible for any associated costs along with the amount referred.

**Payment Plans:** Payment plans can be arranged by contacting our Practice Manager; otherwise, the balance of charges is due on receipt of statement.

**Anesthesiology:** Anesthesiology services are provided and charged by outside groups which may not be under contract with your insurance company. It is the patient's responsibility to contact their insurance company regarding this coverage and make any financial arrangements directly with the billing office of the anesthesiology group providing services. Further information and assistance can be obtained from our surgery scheduler.