THE SPINE CENTER of LOUISIANA

Practice Financial Policy

Thank you for choosing **The Spine Center of Louisiana** as your health care provider. We are committed to building a successful physician-patient relationship, and the success of your medical treatment and care. Your understanding of our Practice Financial Policy and payment for services are important parts of this relationship. For your convenience, this document discusses a few commonly asked financial policy questions. If you need further information or assistance about any of these policies, please ask to speak with our Practice Manager.

When are payments due?

All copayments, deductibles, patient responsibility amounts, and past-due balances are due at the time of check-in unless previous arrangements have been made with our billing coordinator.

How may I pay?

We accept payment by cash, check, debit and credit cards. Electronic payments can be made through Healow Pay by signing up on our patient portal. Please contact our office for more information.

Do I need a referral?

If your insurance plan requires a referral from your primary care physician, you will need to contact your primary care physician to be sure it has been obtained. If we have yet to receive authorization prior to your appointment time, we will reschedule. Failure to obtain the referral may result in a lower or no payment from the insurance company, and the balance will become the patient's responsibility.

Will you bill my insurance?

To properly bill your insurance company, we require that you disclose all insurance information, including primary and secondary insurance, as well as any change of insurance information.

It is your responsibility to notify our office promptly of any patient information changes (i.e., address, name, insurance information) to facilitate appropriate billing for the services rendered to you. Failure to provide complete and accurate insurance information may result in the entire bill being categorized as a patient's responsibility.

Although we may estimate what your insurance company may pay, it is the insurance company that makes the final determination of your eligibility and benefits. If your insurance company is not contracted with us, you agree to pay any portion of the charges not covered by insurance, including but not limited to those charges above the usual and customary allowance. If we are out of network for your insurance company and your insurance pays you directly, you are responsible for payment and agree to forward the payment to us immediately.

Which plans do you contract with?

The Spine Center of Louisiana accepts most major insurance plans. However, with the frequent changes that happen in the insurance marketplace, it is a good idea for you to contact your insurance company prior to your appointment and verify if we are a participating provider as per your plan.

What is my financial responsibility for services?

It is your responsibility to verify that the physicians and the practice where you are seeking treatment are listed as authorized providers under your insurance plan. Your employer or insurance company should be able to provide a current provider listing.

The patient or the patient's legal representative is ultimately responsible for all charges for services rendered. "Non-covered" means that a service will not be paid for under your insurance plan. If non-covered services are

provided, you will be expected to pay for these services at the time they are provided or when you receive a statement or explanation of benefits (EOB) from your insurance provider denying payment.

Your insurance company offers appeal procedures. We will not under any circumstances falsify or change a diagnosis or symptoms to convince an insurer to pay for care that is not covered, nor do we delete or change the content in the record that may prevent services from being considered covered. We cannot offer services without expectation of payment, and if you receive non-covered services, you must agree to pay for these services if your insurance company does not. If you are unsure whether a service is covered by your plan, ultimately, it is your responsibility to call your insurance company to determine what your schedule of benefits allows, if a deductible applies, and your potential financial responsibility.

If you have:

Workers' Compensation

- *If we have verified the claim with your carrier*: No payment is necessary at the time of the visit.
- *If we are not able to verify your claim*: Your appointment will need to be rescheduled.
- If you have an active Workers' Compensation claim for the body part you wish to be treated, we will need the claim billing information. We will not file the claim with your commercial insurance carrier.

Our staff will schedule your appointment after your worker's compensation carrier calls in advance to verify the accident date, claim number, employer information, and referral procedures.

Do you bill workers' compensation?

We will bill workers' compensation for verified claims. It is the patient's responsibility to provide our office staff with employer authorization and contact information regarding a workers' compensation claim. If the claim is denied by the workers' compensation insurance carrier, it then becomes the patient's responsibility.

At your request, we will submit the claim to your primary medical insurance carrier with a copy of the workers' compensation insurance denial or letter of case settlement. If your primary medical insurance carrier's claim is denied, you will be responsible for payment in full.

What if I don't have insurance?
It is always the patient's responsibility to know if our office is participating in their plan. If there is a discrepancy with our information, the patient will be considered self-pay unless otherwise proven. The Spine Center of Louisiana does not accept patients who do not have insurance coverage (self-pay).

What if I have an attorney representing me for an accident or liability case?
If you have an attorney representing you for an injury related to your treatment at The Spine Center of Louisiana, please have your attorney contact our office prior to your visit.

I received a bill even though I have secondary insurance.
Having secondary insurance does not necessarily mean that your services are 100% covered. Secondary insurance policies typically pay according to a coordination of benefits with the primary insurance.

What if I have billing or insurance questions?
The Spine Center of Louisiana is supported by a staff of dedicated professionals. Our office staff can assist with most financial questions and help relieve the patient/caregiver of burdensome paperwork. If you have any questions about our fees, our policies, or your responsibilities, please call 225-515-5700.

What if I need surgery?
If your physician recommends surgery, your surgery will be scheduled by your physician's staff. The staff member can answer specific questions about the surgery scheduling process, discuss the paperwork and tests involved, and assist with completing all prior authorization your insurance company might require.

Our office will require a pre-surgical deposit equal to the amount of your copayment/deductible/co-insurance to go toward the amount your insurance carrier deems to be the patient's responsibility. After your insurance company has processed your surgery claim, any amount remaining as a credit will be refunded to you. Any pre-collected payments are based on **estimates** and are subject to change.

I received more than one bill for my surgery/procedure/service.
Please note that **The Spine Center of Louisiana** only bills for services rendered by our clinical team during the procedure. The hospital or other providers may bill you for other services provided—which might include operating room costs, anesthesia costs, other doctor's charges, etc. If you believe you have been accidentally billed twice for the same service, please get in touch with our office for clarification or resolution.

Do you bill other third parties?
We do not bill third parties for services rendered to you. Our relationship is with you and not with the third-party liability insurer or policy carrier (e.g., auto or homeowner). It is your responsibility to seek reimbursement from them. However, at your request, we will submit a claim to your primary health insurance carrier. You will be asked to pay in full for the services we provide you. All formalities required by your insurer and the third party should be promptly completed by you. If we receive a denial of your claim, you will be responsible for payment in full.

Will I receive statements or bills?
It is our policy that all accounts with pending balances be sent 3 statements, each one month apart. Accounts with unpaid balances for 90 calendar days or more will be sent to an external collection agency or attorney for collection. Unpaid bills can also lead to possible discharge from the practice.

In the event an account is turned over for collections, the person financially responsible for the account will be responsible for the collection costs, including attorney fees and court costs.

Regardless of any personal arrangements that a patient might have outside of our office if you are 18 years old or older and receiving treatment, you are ultimately responsible for payment of the service. Our office will not bill any other personal party.

Do you refer unpaid bills to collection agencies?
If a patient does not pay the balance on their account according to the financial policy, the account will be referred to an outside collection agency or an attorney for further action.

What if my child needs to see a physician?
A parent or legal guardian must accompany patients who are minors on the patient's first visit. This accompanying adult is responsible for payment of the account, according to the policy outlined on the previous pages.

Do you charge a penalty for returned payments?
Any charges incurred by the practice collecting balances owed to us during the collection process may be charged to the patient. Returned checks, credit card chargebacks, or returned payments will attract a minimum $35 penalty in addition to the balance owed. Accounts with returned payments will be expected to make payments via cash, debit or credit cards, money order, or cashier's checks only.

Can you waive my copay?
We cannot waive deductibles, coinsurances, or copays that are required by your insurance. This is a violation of insurance rules.

I have a hardship. How can you help me?
Some patients may accrue large balances for services provided. At the sole discretion of the practice leadership, we will work with you to set up a mutually feasible payment plan. In some cases, if the minimum payment due cannot be paid, we will need proof of financial hardship. We may be forced to pursue collections of balances in the absence of tangible proof of hardship.

Do you charge for completing forms?
Completing disability forms, FMLA forms, and other requested supplemental insurance forms requires time away from patient care and day-to-day business operations. A prepayment per form is required. Contact your provider's office for their individual fees. Please understand that to complete forms, your medical record must be reviewed, forms completed and signed by the physician and copied into your medical record. Some of these forms can be quite complicated and tedious to fill out. Please provide us with pertinent information, especially dates of disability and return to work. We request that you allow 14 business days for this process.

Do you charge for copies of medical records?
Please contact MedSouth Record Management, LLC for any medical records requests at 985-951-7100 or fax 985-951-7101.

Copies of X-rays and images from our office onto a CD will be $10.00.

What if I missed my appointment to see the physician?

We understand that on rare occasions, issues may arise, causing you to miss your appointment when you cannot notify our office before your appointment. Should you experience any unforeseen circumstance that causes you to miss your appointment, please call our office at least 24 hours prior to having it rescheduled.

Our highly skilled physicians are committed to your well-being and have reserved time just for you. Patients who miss an appointment without notifying our office 24 hours before the appointment time are subject to a $50 missed appointment fee billed to the patient. Patients who miss an in-office procedure are subject to a $100.00 fee, and patients who miss a major surgery will be subject to a $500.00 fee.

I have read, understand, and agree to the above Financial Policy. I understand my financial responsibility to make payments for services provided to me and the courtesy extended by The Spine Center of Louisiana to simplify insurance reimbursement for the services provided to me. I acknowledge that these policies do not obligate The Spine Center of Louisiana to extend credit to me for services provided.