Pain Management & Treatment Center, S.C.

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PMTC Surgery Center

Patient Financial Services Handbook

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OUR PURPOSE

We are committed to fulfilling our mission of providing quality care to our patients. To help ensure the success of this commitment, we must be financially responsible. We take a positive and proactive approach to patient billing and collections with the goal of receiving payment for services rendered in the most effective, timely and patient oriented manner possible. We also understand that billing and collection for health care can be confusing. Please review the following material to assist you in understanding our billing services and to answer any insurance/billing questions you may have in advance.

Our Patient Account Representatives are here to help guide you through this process. Some services they offer will include verifying your benefits, coverage, and estimated out-of-pocket expenses; filing your primary, secondary and tertiary insurance claims; helping you negotiate any pre-authorization or referral processes and answering any questions you may have.

PAYMENT POLICIES

Insurance

As a patient, it is in your best interest to know and understand your insurance plan benefits and your responsibilities prior to any visit. Since insurance plans vary, we recommend that you be familiar with your plan. Your insurance coverage represents a contract between **YOU** and your insurance carrier. Your insurance card contains a telephone number that you can call with any questions. Your insurance plan may require you to be responsible for a portion of your charges. If so, any co-payments are due on the date of service. Any coinsurance or deductible amounts are due within 30 days of billing from our office.

Medicare Part B

To our patients eligible for Medicare B, we are participating providers. We accept Medicare's allowed charge for service. Medicare will pay 80% of the allowed amount. The patient is expected to pay their calendar year deductible and the remaining 20% balance within 30 days of billing from our office.

Medicaid/Title XIX

To our patients eligible for Medicaid/Title XIX, under our contract co-payments are required. These amounts vary and are due before services are rendered. Please request a co-payment fee schedule at the front desk if you have not obtained one from your caseworker.

Work Related Injuries

If your health care needs are a result of a work related injury, we will bill your employer's liability carrier. We will also ask for your health insurance information in the event that Worker's Compensation denies your claim. You are responsible for ensuring that your worker's compensation company will cover services.

Third Party Liability

We do not hold bills pending litigation or bill attorneys for service rendered to patients. Presenting a letter of representation from an attorney does not alleviate you of the responsibility of your bill.

Self Pay
We accept self pay patients. Payment via check, cash, money order or credit card is due prior to services being rendered.

Social Security Numbers
Social Security numbers are a necessary part of your financial information and are protected with strict confidentiality. You are asking us to extend you credit by filing insurance claims for your charges. Therefore, we must have this information or all charges must be paid prior to services being rendered.

FINANCIAL COUNSELING
Due to trends in health care costs, patients are asked to spend more for their portion of care. Under our Financial Counseling Program, our Patient Account Representatives meet with new patients prior to service to estimate financial responsibility. We strongly believe that estimating charges prior to service helps relieve anxiety about bills. In addition, we guide patients to payment options that fit their budget and our policies.

FINANCIAL ASSISTANCE
Financial assistance is available to those patients who are in need of help to pay their accounts. It is based on the patient's financial status. In order to determine this, the patient will need to complete a Budget Worksheet and submit verification of income, expenses and assets. Please ask to speak with your Patient Account Representative for more information.

FREQUENTLY ASKED QUESTIONS

Which insurance plans do you contract with?

Due to periodic changes, we suggest you request a current list of our in-network insurance carriers from the front desk.

Will my health insurance plan pay for Pain Management?

Benefits vary per plan. Our Patient Account Representatives will do a complete benefit check and review your benefits with you at your initial visit.

If my insurance requires a referral or prior authorization, can I still be seen?

For your initial visit, if your insurance requires a referral to see a specialist, you are responsible for obtaining that referral from your Primary Care doctor. After the initial visit, our office will assist you in requesting future referrals or pre-authorizations and pre-certifications needed for treatment.

Can I be seen if I do not have any health insurance?

If you do not have health insurance and are not covered by Medicare, Medicaid or Workers Compensation, you would be considered a Self Pay patient. Payment would be due prior to services being rendered with cash, check, money order or credit card.

What would the cost of my treatment be if I have no insurance?

The cost will vary depending on the service rendered. We will be happy to arrange a conference with a Patient Account Representative to review costs in detail with you.

What if my insurance denies payment for services/treatment?
While our Patient Account Representatives will automatically follow up on payment denials by insurance carriers, we may seek your assistance. Despite our intervention, some carriers will continue to deny coverage, in which case it becomes the patient's responsibility to overturn the decision. We are available to assist you in this process, but the ultimate responsibility for payment is yours.

How can I pay for my bill?
You may make payment in cash, check, money order, Visa, MasterCard or Discover.

What happens if I cannot meet my financial responsibility?
If you are unable to meet your financial responsibility, our Patient Account Representatives will meet with you to discuss various payment options. Such options may include payment plans or financial assistance. Partial payments on accounts without an agreed upon payment plan will not keep your account in good standing.

What if I overpay my bill?
In the event of an overpayment, we will issue a refund if all your patient account balances have been paid in full.

What if my bill is delinquent?
If financial counseling and/or in-house collections fail, we will refer your account to an outside agency for recovery.