

Main Heading: Financial Policy

We are here to help you with not only your medical care, but also to make sure that your medical care does not become a financial burden. Insurance requirements are constantly changing, so it is important for you to understand what services your insurance does and does not cover. Ultimately, you are responsible for the services that your insurance does not cover or only partially covers. Please feel free to speak to a member of our billing team at any time if you have questions about your insurance, what you are or may be responsible for, or our financial policy.

Subheading 1: Insurance

We are in-network with most primary insurances offered in the area, but as stated above, the insurance landscape is always changing. If you have a question about our clinic's network status with your insurance company, our billing team is available to help you.

Our office will submit your insurance claim directly to your insurance company. You will be responsible for the amount that your insurance determines is your responsibility. To ensure a complete and timely claim submission, it is important that we have your most up-to-date insurance information. That is why we ask you to bring a photo ID and a current insurance card to your appointments.

We do not submit claims to liability insurance; that is the responsibility of the patient.

Most insurance companies require that certain procedures, such as an MRI, an injection, or surgery, be pre-authorized, or approved by your insurance company before being performed. We assist you with pre-authorizations, but every insurance policy is different. We recommend that you follow-up with your insurance carrier regarding a procedure, so that you are not surprised by a bill.

Co-pays are expected to be paid at the time of your service. The co-pay amount due is \$25.00, unless your insurance card states a different amount.

Subheading 2: Self-Pay Patients

You will be responsible for payment for all services performed and a member of our billing team will assist you in setting up a payment plan. A co-pay of \$50.00 is due at the time of service.

Subheading 3: Billing Statements

You will receive a billing statement from our office for our services only; this statement does not include charges for physical therapy, radiology, anesthesia, surgery center, or the hospital. Any bills from those other locations are separate.

MRIs performed at New West Sports Medicine are reviewed by a Radiologist to ensure an accurate diagnosis. You will receive a separate bill from the Radiologist for this service.

Statements are generated the first Monday of each month. If you are not able to pay your account in full, monthly payments are expected.

Subheading 4: Collections Process

If there is a balance due on your account that is your responsibility and there is no payment after 30 days then our collections process will begin. You will receive a notice stating that payment is due on your account within 10 days. If you are unable to make a payment then we ask that you, at least, contact our office. If we do not hear from you within 10 days, your account will be considered delinquent. We may ask a collection agency to handle your delinquent account and once a collection agency assumes your account then you are responsible for their fees, as well as our bill.

Subheading 5: Payment Options

You can make payments with cash, check, or credit/debit card. If you prefer, we can setup automatic withdrawals, take credit/debit card payments over the phone, or you can pay your bill online (link to patient portal bill pay page). There is a \$25.00 fee for all returned checks or declined cards.

Subheading 6: Financial Assistance

We do offer a financial assistance program that you are able to apply for. Please speak with a member of our billing team to see if you qualify.

If at any time you have questions about your account or our financial policy, please contact our billing team by calling (308) 865-5058.