

## A Guide to our Financial Policies

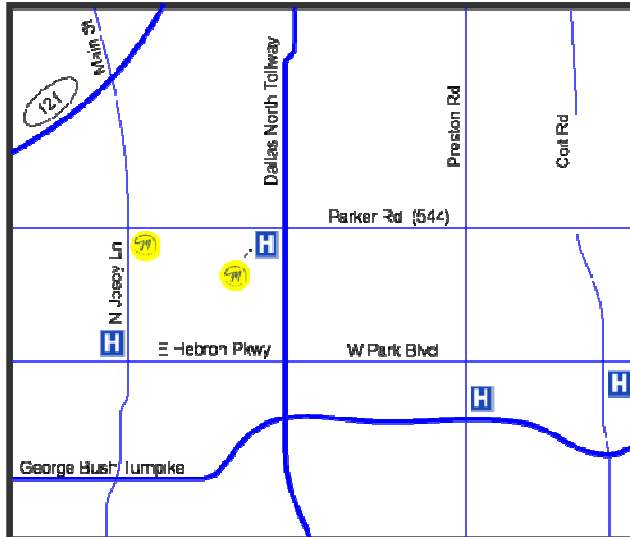
We are committed to fulfilling our mission of providing our patients with the best possible orthopaedic care. To help ensure the success of this commitment, we must be financially responsible. We take a positive and proactive approach to patient billing and collections with the goal of receiving payment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



A Patient Accounts Representative is available to assist you with any additional questions you may have about your bill.

**Monday - Friday 8 AM - 4:30 PM**

**(972) 395-2220**



Please visit our website at [www.metrocrest.com](http://www.metrocrest.com) for copies of forms, insurance information and other useful information.



**Metrocrest  
Orthopaedics and  
Sports Medicine**

**Metrocrest Orthopaedics and Sports Medicine**

4780 N. Josey Lane Carrollton, TX 75009

(972) 492-1334 Fax (972) 492-7909

[www.metrocrest.com](http://www.metrocrest.com)



**Metrocrest  
Orthopaedics and  
Sports Medicine**



## A Guide to Understanding our Financial Policies

**Metrocrest Orthopaedics and Sports Medicine**

4780 N. Josey Lane Carrollton, TX 75009

(972) 492-1334 Fax (972) 492-7909

[www.metrocrest.com](http://www.metrocrest.com)

## Patient Responsibilities

When you schedule your appointment, your insurance benefits are verified, resulting in a reasonable estimate of your financial responsibility. Our policy is to collect your known portion at check in on the day of your visit. This may include your co-pay, unmet deductibles and any prior balances. During your visit, you may incur additional charges that are your responsibility; these will be collected at time of check out.

If you have insurance, we are **contractually obligated by your insurance company** to collect co-payments, co-insurance, and deductibles. Your insurance company will send you an Explanation of Benefits showing your financial responsibility.

If you have **insurance coverage with a Metrocrest contracted insurance company**, Metrocrest will bill your insurance. After your insurance has paid their portion, any remaining balances will be your responsibility. A statement will be sent to you for the balance, due within 15 days.



Metrocrest reserves the right to use a third party agency to collect **balances that are past their due date**. A 1.5% interest charge will be added to accounts past 30 days.

At **times your insurance company may need additional information from you** in order to process your claim. Please respond in a timely manner or they may deny payment. Therefore, the balance is your responsibility and we will send you a statement for the amount due.

If your insurance company sends you a payment for a service you received from Metrocrest, please call us at 972-395-2220 to ensure your account is updated.

**If you do not have insurance or we do not currently contract with your insurance company**, payment is expected at the time of service. A deposit of \$250 will be collected prior to your visit. At the end of your visit, any additional balances will be calculated. If you pay the entire amount due at the end of your visit, a discount will be applied. If you have any questions about this policy, please contact our billing office prior to your visit at 972-395-2220.

## Payment Options

We accept the following forms of payment:

- ▶ Cash
- ▶ Check
- ▶ MasterCard
- ▶ Visa
- ▶ American Express
- ▶ Discover Card
- ▶ CareCredit



### Pay Online

You may now pay your statement on our website. Visit our website at [www.metrocrest.com](http://www.metrocrest.com). On the top right of the window you will see *Payment Options*. Click that link and it will take you to our payment options page. Read the directions to pay your bill online.

You must have your most recent statement with you to pay online, since you will need a Username and Password to access your account. The Username and Password change for each statement billing period and can be found on your most recent statement.

### Payment Plans

In order to better serve our patients who prefer to pay their bill over time, we have made arrangements to accept CareCredit. CareCredit offers you **No Interest** and **Low Monthly** payment options for the healthcare procedures you want and need. To learn more about this useful resource or to apply, visit [www.carecredit.com](http://www.carecredit.com).

### CareCredit®

- ▶ A choice of payment plans.
- ▶ It's quick and easy.
- ▶ CareCredit is used by over 50,000 healthcare practices nationwide and financially backed by GE Capital.
- ▶ High patient credit approval rates.
- ▶ Your CareCredit account can be used by other family members.
- ▶ No application fee, no annual fees, and no pre-payment penalties.

## General Patient Information

- ▶ Please have your driver's license or other government issued ID and insurance card at the time of your visit. We must have a current insurance card on file at the time of your visit or you will be responsible for the full amount of your visit.
- ▶ At each visit, we ask that you carefully review your information and notify us of any change.
- ▶ Please schedule separate appointments for each injury or illness.
- ▶ Please notify our office 24 hours prior to your appointment if you need to cancel or reschedule at (972) 492-1334.
- ▶ You must bring a copy of your referral with you to your appointment if your insurance company requires one.
- ▶ There is a \$35.00 returned check fee.
- ▶ Metrocrest may charge a fee for medical record copies, x-ray films, MRI scans, and completed disability or FMLA forms.

**Reminder:** If your employer has issued a payment card for your **Flexible Spending Account** or a **Health Savings Account**, it may be used to pay for your medical expenses.

**We do not bill Auto or Third-Party Liability Insurance;** therefore, payment in full is expected at time of service. However, we will provide you with the necessary paperwork and forms to allow you to submit your claim to the appropriate insurance carrier.

Metrocrest **accepts Workers' Compensation**. However, there are special rules that we must follow. We are required to get complete authorization from regulatory authorities or approved Workers' Compensation networks prior to starting treatment. At times the authorities may deny or delay our ability to provide treatment under the Workers' Compensation guidelines.

Thank you for choosing Metrocrest Orthopaedics and Sports Medicine for your orthopaedic needs. We know that the financial issues related to healthcare are complex and difficult to understand. We hope that this information helps explain some of these issues. Thank you for taking your financial responsibility seriously.