

Orthopaedic Trauma Specialists: Treatment Agreement

Although our office accepts payment from your insurance company, we are not under a network contract with your insurance company. Most companies offer out-of-network benefits. If this is the case with your insurance, then the company will pay for our services but at a reduced benefit. Once your insurance company has paid, then you will be responsible for the remaining balance. If you do not have out-of-network benefits, or choose not to use your out-of-network benefits, then our office staff can try to assist you with referral to a contracted physician.

It is important to check with your insurance company regarding your benefits.

Treatment Agreement:

- Treatment of your injury is our highest priority. We thank you for requesting us to participate in your care, and we ask that you follow through with us until your treatment is complete.
- Please notify our office as early as possible if you think you will be unable to keep your appointment so that we may offer that time to another patient. Additionally, we would like to apologize for occasions when we are running behind. Because we are a trauma service, emergencies will arise. We are not under the illusion that our time is more important than yours and will make every effort to see you in a timely and efficient manner.
- We strive to offer you the best evaluation and treatment of your injuries. Your payment is reimbursement for our professional services. By signing below, you agree to fulfill your financial commitment to our office. Additionally, you agree to pay for all costs related to collecting payment on your account, which can include attorney fees and other collection costs.
- Orthopaedic Trauma Specialists will file claims with your insurance carrier. Our Billing Policy is as follows:
 1. Payment is due within 30 days of service.
 2. Interest will accrue at 1.33% per month (16% per year). As a courtesy, the first month's interest will not be applied until 45 days to allow you ample time to receive and forward reimbursement.
 3. Unpaid bills will be turned over to collections after 90 days.
 4. The patient is responsible for making sure that the insurance company pays its portion of the claim.
- When a surgeon is out of network, insurance companies commonly forward to the patient the compensation owed to the physician's office for services provided. **If you receive a check from your insurance company, do not spend it.** Instead, contact our office before cashing the check. We will inform you of your balance so that you can forward the appropriate amount to our office. **Of note, when the insurance company notifies us that the claim for our services has been paid, full payment is expected immediately.**

I, (please print) _____, have read the above and understand my responsibility in knowing my insurance benefits and what will be my financial responsibility.

Signature

Date

02/04/09