

CREDIT POLICY

Our doctors have contracted with many insurance carriers to provide quality healthcare for the lowest fee possible. Our fees are well within the rates recommended by the regional and national registry. It is not our intention to cause undue hardship; however, collecting our billings as efficiently as possible will insure quality healthcare to the community, now and in the future. To protect our patients from increased fees due to losses incurred by non-complying patients, accounts that become delinquent may be subject to collection activity.

All charges are due and payable within 30 days of the date of service. Co-pays are due at the time of visit. We file your insurance claims as a courtesy. We do not negotiate disputed claims with your insurance company. You are responsible for the amount not paid by your insurance company. Interest fees will accrue at a rate of 1% per month on all personal balances over 90 days old. We accept Visa, MasterCard or Discover for your convenience. Anyone needing to make financial arrangements should do so with the billing department prior to your procedure.

We will assist with pre-authorization for surgical procedures, MRI's and physical therapy visits. However, it is the patient's responsibility to make sure that insurance has approved the procedure. It is the patient's responsibility to know their insurance plan limitations. If you have questions regarding your coverage, please contact your insurance carrier directly.

Patients having procedures done at Dakota Plains Surgical Center may receive up to four separate billings. One from Orthopedic Surgery Specialists (for the physician charge), Aberdeen Physical Therapy, Dakota Plains Surgical Center (for facility fees such as cost of the operating room, supplies, equipment, medications and recovery room), an additional bill from Dakota Plains Surgical Center (for anesthesia and reading of MRI).

Worker's Compensation Claims: All Worker's compensation claims need to be reported to your employer prior to your appointment. If your visit involves a worker's compensation claim, notify the receptionist immediately. You must provide us with the insurance carrier name, address, your claim number and case manager. If this information is not provided your account will be considered a self-pay account and be the responsibility of the patient or patient guarantor.

Litigation Claims: We will agree to hold your claims while you are working with an attorney to allow you adequate time to reach a settlement as long as a letter of protection has been obtained from your attorney. If at any time during this period you decide you want your claims filed to your private health insurance we will do so but, will not hold the remaining balance pending your litigation settlement. This will become your responsibility with normal collection proceedings if not paid in a timely fashion.

Motor Vehicle Accident Claims: We will submit claims to your auto insurance carrier if we are provided the complete information. If incomplete or no information is provided it will be considered a self-pay account and be the responsibility of the patient or patient guarantor.

Managed Care: If your managed care plan requires a referral from your primary care physician, you are responsible for obtaining it. If you do not have a referral by the time of your visit, the charges will be your responsibility.

Thank you for your cooperation.

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