

Financial and Billing Policy

We are committed to providing you with quality and affordable health care. Because some of our patients have had questions regarding patient and insurance responsibility for services rendered, we have been advised to develop this payment policy. Please read it, ask us any questions you may have, and sign in the space provided. A copy will be provided to you upon request.

1. Insurance.

We participate in most insurance plans, including Medicare. If you are not insured by a plan we do business with, payment in full is expected at each procedure. If you are insured by a plan we do business with, but don't have an up-to-date insurance card, payment in full for each procedure is required until we can verify your coverage. Knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage.

2. Co-payments and Deductibles.

All co-payments and deductibles must be paid at the time of service. This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from patients can be considered fraud. Please help us in upholding the law by paying your co-payment at each procedure.

3. Non-covered Services.

Please be aware that some — and perhaps all — of the services you receive may be non-covered or not considered reasonable or necessary by Medicare or other insurers. You must pay for these services in full at the time of procedure.

4. Proof of Insurance.

All patients must complete our patient information form before seeing the practitioner. We must obtain a copy of your driver's license and current valid insurance to provide proof of insurance. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.



5. Claims Submission.

We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company. We are not party to that contract.

6. Coverage Changes.

If your insurance changes, please notify us before your next procedure so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in 45 days, the balance will automatically be billed to you.

7. Non-payment.

If your account is over 90 days past due, you will receive a letter stating that you have 20 days to pay your account in full. Partial payments will not be accepted unless otherwise negotiated. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency and your immediate family members may be discharged from this practice. If this is to occur, you will be notified by regular and certified mail that you have 30 days to find alternative medical care. During that 30-day period, our practitioners will only be able to treat you on an emergency basis.

8. Missed Appointments.

Our policy is to charge a fifty-dollar fee (\$50) for missed appointments not cancelled within 24 hours prior to your scheduled facility procedure. These charges will be your responsibility and billed directly to you. Please help us to serve you better by keeping your regularly scheduled appointment.

9. Insufficient Funds/Returned Checks.

Outpatient Surgery Center will pass along to the patient a \$50.00 NSF bank charge for all returned checks. This fee will be added to your account and is the patient's responsibility. The financial institution may charge additional fees to you directly.



During the registration process of each procedure, your statement or account balance will be reviewed with you by a financial counselor or registrar prior to services rendered. The final part of your registration process will be to review your financial obligations to ensure the accuracy of your bill. We will ask you to pay any co-payments, deductibles, and outstanding balances at this time. In addition, your registration process will include updating your demographic, insurance, and health information. This process will improve the quality of your patient information and how we care for you.

Being true to our Mission Statement, we will work collaboratively with patients who are under financial hardship to develop fair and reasonable payment plans. Financial hardship is determined by policy and is a formal process that must be a joint effort between a financial counselor and the patient. A patient, who has the ability to pay and has not been formally determined to be in financial hardship, is expected to pay at the time of service and maintain no outstanding balance.

Our policy states that any account balance remaining after insurance payments must be paid in full within 30 days of the first statement, unless specific arrangements are made ahead of time. All co-pays, deductibles, and previous account balances must be paid before additional services will be rendered.

Additionally, in order to further educate and inform our patients, we have developed a series of frequently asked questions (FAQ) with appropriate answers.

We are excited about the opportunity to provide you with very good care and service. If you have any questions or concerns, please call our Facility at (352) 504-3500 or reach us via the Patient Portal. Thank you for choosing Outpatient Surgery Center for your cardiology care. We look forward to serving you and helping you keep your lifestyle.

Sincerely,
Eduardo Tolentino, CSPPM – ARM – ACHE
Administrator
Outpatient Surgery Center
5571 E SR 44 Suite 501
Wildwood, FL 34785

A handwritten signature in black ink, appearing to read "Eduardo Tolentino", is written over a horizontal line.