

MICHIANA ENDOSCOPY CENTER PATIENT FINANCIAL INFORMATION

WELCOME

Thank you for choosing Michiana Endoscopy Center. We are committed to making your visit a pleasant experience. Our staff of nurses and office personnel are here to assist you and your family. Our business office hours are 5:45am to 5:00pm Monday through Thursday and 5:45am to 4:00pm on Friday. We are here to answer your questions. We welcome any thoughts or suggestions you have regarding your care at the Center. We invite you to call our Business Office with any financial questions at (574) 271-0893.

YOUR FEE

Michiana Endoscopy Center's facility fee includes charges for the procedure room, recovery room, drugs, nursing, and most other services provided during your stay. The facility fee **does not** include the professional fees from the physician. These fees are billed separately by Michiana Gastroenterology. You should expect a statement from Michiana Endoscopy Center **and** Michiana Gastroenterology after your procedure.

COMMERCIAL INSURANCE

To assist us, please bring in all your insurance identification cards on the day of your scheduled procedure. You may be covered under more than one policy, and it is important that all policies are part of our billing records. We will file your insurance claims for our services to your carrier. However, your insurance policy is a contract between you and your carrier. We cannot guarantee the amount your insurance company will pay. It is always a good idea to call your carrier to verify your coverage. **If your policy has a co-insurance, this amount is to be paid the time of service unless other arrangements have been made.** If you are unable to pay your deductible and co-insurance in full at the time of service you must call the business office at (574) 271-0893 to set-up financial arrangements.

"Usual, Customary, and Reasonable"... Some insurance carriers have established "usual, customary, and reasonable" maximum amounts which they deem appropriate for a specific procedure. These amounts vary with each insurance carrier. Our office will help you with any resubmission of these claims; however, any amount not paid by your insurance carrier is the responsibility of the patient.

Late Insurance Payment... We expect insurance payment within 45 days from the date of service. If your insurance company has not paid the claim within 60 days we suggest that you call your carrier to determine why they have not reimbursed for your procedure. **All insurance claims not paid within 90 days will be deemed self pay accounts, and you will be held responsible for the entire balance.**

HMO's and PPO's

Michiana Endoscopy Center participates in many managed healthcare plans. If you are a member of one of these plans please let us know. It is important that we verify member eligibility and authorize services. **Most HMO and PPO require a co-payment for services rendered. Your co-pay is due at the time of service.** Often we will know what this amount will be, and if possible will inform you prior to your procedure. Please be prepared to pay your co-payment prior to your procedure.

MEDICARE

Michiana Endoscopy Center does accept assignment on all Medicare Part B claims. This means that we agree to adjust your charges to Medicare's "approved amount". Medicare will then send payment directly to our office. Medicare reimburses 80% of the approved amount after your Part B deductible has been met. The remaining 20% co-pay and deductible is your responsibility. We will bill one supplemental insurance carrier.

SELF PAY

If you do not have any insurance policies to pay for these procedures, your account will be self pay. **All self pay accounts are due in full prior to the procedure.** If you can not pay in full at the time of service, you **MUST** call the business office to set-up financial arrangements.

PATIENT STATEMENTS

You will receive a monthly statement which will keep you informed of the balance of your account. After payment is received from your insurance carrier, you will receive a statement for any uncovered balance. Prompt payment within the billing date on the statement is expected. If you have any questions regarding your bill, please contact our office.

COLLECTION POLICY

Michiana Endoscopy Center accepts cash, personal checks, VISA, MasterCard, and Discover. We can also offer short term payment plans if necessary. We expect you will meet your payment obligations as outlined above. If it becomes evident that a patient does not intend to satisfy their financial obligation, a collection agency and/or legal action may be implemented to satisfy the debt.

Your account will be charged \$25.00 for each check returned for non sufficient funds!