



FINANCIAL POLICY

To: Our PATIENTS

Thank you for choosing Columbia Surgical Associates for your surgical care. With today's rising cost of health care and complex insurance plans, we are making every effort to keep your costs to a minimum. In order to do this, we need your help. Please read the following Financial Policy statement.

IF YOU HAVE HEALTH INSURANCE COVERAGE:

- Please supply us with a copy of your current insurance card.
- Please notify our office of any changes in your address, telephone number or insurance coverage.
- **ALL CO-PAYMENTS MUST BE PAID AT THE TIME OF YOUR VISIT.** Failure to do so may result in rescheduling your appointment.
- **ALL referrals are the responsibility of the patient and must be current at the time of your visit.** If your insurance requires a referral from your primary care provider we will be happy to assist you in getting that referral, but that is ultimately between you, your insurance company and your primary care doctor. Failure to have a current referral may result in your appointment being rescheduled
- When scheduling surgery, you will be asked to pay any Co-insurance and deductible amount in order to confirm your surgery date. Our Business Office staff will discuss these payment arrangements with you.
- If you are covered by an HMO, you must bring a referral from your PCP.

IF YOU DO NOT HAVE HEALTH INSURANCE COVERAGE:

- Payment in full will be expected at the time of service unless prior payment arrangements are made.
- We accept payment by cash, check, credit card (Visa, MasterCard, and Discover), cashier's check or money order.
- Our Business Office staff will be happy to discuss payment arrangements at your request.

We will automatically file claims for most major insurance plans and will gladly assist you with filing claims to other insurance plans. If you have questions, our Business Office staff is available from 8:00 a.m. to 5:00 p.m. If you receive a bill from our office indicating a "balance due from patient", we will expect and appreciate a payment from you. If you disagree with the bill for any reason, please call our office immediately. The Business Office number is 573-443-8775.

We utilize the collection services of Accounts Management Services in the event payment is not received according to the agreed upon terms. AMS reports to the Credit Bureau upon placement of any account.