



2020 Financial Policy

Regarding Insurance: You must provide to us your current insurance cards, primary and secondary, that you may have. It is your responsibility to notify us if your insurance information has changed. If your insurance has lapsed or is not in effect at the time of service, you will be required to pay the entire bill for services provided.

About non-covered services/Repairs: Some of our services are considered by insurers to be “non-medically necessary procedures or experimental in nature”. If your insurance applies to the statement above, you will be required to pay in full for these procedures at the time of your visit. We reserve the right to charge a deposit for services rendered. If your insurance reimburses us for the service, the deposit paid will be returned to you.

If we have a contract with your insurance plan:

If we are contracted with your insurance plan, we will file the claim directly with your insurance.

After checking for eligibility, you may be responsible for:

1. **Copay**
2. **Co-Insurance**
3. **Deductible**

Patient's responsibilities are expected to be paid at the time of the visit before seeing the Orthotist.

If we DO NOT have a contract with your insurance plan:

You will be required to pay in full for the procedure at the time of visit unless other arrangements are made with our business manager at the time of the appointment.

As a courtesy, we will file a claim with your insurance plan.

We are not responsible for claim disputes between you and your insurance carrier.

Swiss Orthopedic offers a 6 month financing through Care Credit.

Medicare patients:

You must provide us with your Medicare and supplemental insurance card.

You will be required to satisfy your annual \$198.00 deductible and pay your 20% co-insurance at the time of the visit. We will submit the claim to Medicare.

Minor Patients of Divorced Parents: A divorce decree is a legal decree binding only the parties to the decree. If we are contracted with the insurance plan that covers the minor, payment of the co pay is due before the service is provided. We will then submit the claim to the insurance carrier. The parent who is responsible for paying the medical bills will be responsible for payment of any balance due after the insurance carrier makes its payment.

If we are not contracted with the insurance that covers the minor, deposit at the first visit is required and balance due at the time of the pickup. We will submit the claim to the insurance (unless the primary on the policy asks us not to), and the payment will go directly to the primary on the policy.

Thank you for your understanding of our financial policy. Please let us know if you have any questions or concerns.

I have read the Financial Policy (above). I understand and agree to this Financial Policy.