



Patient Financial Policy

Thank you for choosing Bismarck Surgical Associates, LLC (BSA) for your upcoming procedure. BSA realizes that the cost of healthcare is a concern for our patients. We offer the following information to help you understand our financial policies and assist you in planning for payment of services. Your clear understanding of this Policy is important to our professional relationship. Carefully review the following information and please feel free to call our Business Office at 701-221-2299 if you have any questions about our fees, policies or your financial responsibility.

With the information provided by the physician's office, BSA will **estimate** the facility fee charges for the scheduled procedure. The estimate will show the portion insurance is expected to pay as well as your estimated financial responsibility. Since we are unable to predict what the findings may be at the time of your procedure an exact fee cannot be quoted.

Payment Arrangements: Full payment of the estimated patient responsibility (Deductibles, Co-Payments and Co-Insurance) is due at the time of service. If your payment of the estimated amount is greater than the actual billed charges a refund will be issued to you promptly. If it is less, a statement will be sent to you for the remaining balance and prompt payment will be expected. In the event the estimated patient balance is more than you are able to pay, contact the Business Office to make arrangements prior to your date of service. We will work with you to come up with a reasonable payment plan. Since the procedures performed at our facility are elective in nature we reserve the right to deny services if a reasonable payment plan cannot be reached. BSA does not routinely offer payment plans longer than 6 months, however exceptions can be made on a case by case basis. If you are experiencing financial hardship, our Business Office will work with you to keep your account in good standing. It is your responsibility to inform the Business Office if you are no longer able to uphold the payment agreement. Delinquent accounts will be subject to collections.

Insurance: Your Insurance Policy is a contract between you and your insurance company. If pre-authorization of the procedure is required by your insurance company, you are responsible to make sure that the procedure is approved prior to the date of service. Failure to do so may result in the denial of payment by your insurance company. This denial would result in you being responsible for payment of the services provided. As a courtesy to you, we will help you receive the maximum benefit available by promptly filing your claim and by supplying information required by your insurance company to process the claim. In order for your claim to be filed in a timely manner, we require that you provide us with patient and insurance information at each visit. **Please remember to bring your current insurance card(s) and a photo ID with you on the day of your procedure.**

If your insurance company contacts you for information or to complete a form, please respond immediately. Your untimely response could result in a delay or denial of your claim. If your insurance company does not pay, you will be held responsible for payment of your account. BSA will not become involved in disputes between you and your insurance company. If you receive reimbursement directly from your insurance company, we expect you to submit payment to us in a timely manner so that we can satisfy your account. If we do not receive payment, you will receive monthly statements from us until your account has been paid in full. Delinquent accounts will be subject to collections.

Self-Pay Patients: Patients that are not covered by insurance are expected to pay the estimated facility fee in full on or before the date of service. If you are unable to make payment in full, please call our Business Office prior to the date of service to discuss payment arrangements. See the payment arrangement section above.

Method of Payment: For your convenience, BSA accepts cash (US\$), local personal checks, cashier's checks as well as Visa, MasterCard and Discover cards. You can also make Visa, MasterCard and Discover card payments via our website: www.bismarcksurgical.com. Our Business Office also has the ability to set up monthly payment plans. Simply provide us with your credit card information and the agreed upon payment will be processed monthly until your account is paid in full.

Separate Billing: You will receive a separate bill from your physician's clinic for their professional services provided at BSA. In addition, if you require anesthesia, The Pain Treatment Center Anesthesiologists will bill you for their services and BSA will bill you for the services of the Certified Registered Nurse Anesthetist if applicable. If your physician orders pathology or blood work while at BSA the laboratory will bill you directly for their services. If you require any durable medical equipment (DME) after surgery you will be billed directly by the DME provider.

Thank you again for choosing Bismarck Surgical Associates, LLC as your provider. We are committed to providing you with the best care possible in a very friendly and professional healthcare environment.