

Northwest Surgical Specialist Financial Policy

Northwest Surgical Specialists is committed to providing the highest level of quality medical care and personal service to our patients. We feel it is the patient or the guardians' responsibility to meet their financial obligations.

As we see patients from many different insurance plans, it is impossible for us to know all the covered benefits, co-pays and deductibles for each plan. In addition, your insurance company will not guarantee payment to us. While it is our intention to assist, it is still your responsibility to ensure that all services rendered are paid in full. In order to clarify Northwest Surgical Specialists' Financial Policy, we have listed below our financial requirements:

Financial Responsibility

You, the patient or the patient's guarantor, are ultimately responsible for all charges associated with your care regardless of insurance coverage.

Co-payments and Deductibles are a contract responsibility between the patient and their insurance. These amounts are non-negotiable.

Patients Without Insurance Coverage

Payment at the time of service is required. We offer a 5% discount on office visits and a 20% discount on surgical procedures if paid in full at time of service. Before being seen, we require a deposit of 150.00 for all new patients and 75.00 deposit for established patients. If necessary, short-term payment plans are available, but must be requested prior to the services being performed.

Participating Insurances

We participate with a variety of insurance plans. It is your responsibility to:

- Verify with your insurance that we are a contracted provider
- Bring your insurance card and picture ID to every visit
- Be prepared to pay your co-pay before each visit (cash, check, visa or mastercard)
- Bring any required referral for treatment prior to or at the time of your visit

Auto Accidents

As a courtesy to all our patients, if you have all of the necessary information, we will bill the third party insurance one time for you. Please note that we will not hold for third party payment longer than 90 days.

Workers Compensation Claims

If you are seeing one of our providers for an injury that occurred during the course of your employment, please be sure to advise the receptionist. If this is your first visit to a provider for this injury, we will need you to fill out the necessary paperwork for the State of Washington Labor & Industries here in our office. If your employer is self insured with another carrier please bring the appropriate paperwork and/or billing information. Please be advised that our office is required by law to report all work related injuries.

Pre-Surgery/Pre-payment

Your insurance carrier will be contacted to verify benefits and eligibility prior to surgery. We will also assist you in estimating your costs. Pre-payment may be required.

Additional Charges

- For checks returned for Non Sufficient Funds, a \$25 fee will be charged to your account.
- A service fee of \$5.25 will be charged monthly on all balances not paid in full after 60 days
This service fee will be waived if payment arrangements have been made and the arrangements are being honored. Service fees will resume if payments are not met according to the agreement.

Collection Accounts

If your account is sent to collections, you will need to contact Evergreen Professional Recoveries 877-591-7747. We may require that you pre-pay visits after having a bad debt account with us even if you have paid the amount owing with Evergreen Financial Services, Inc.

I sign that I understand and agree to the financial policy of Northwest Surgical Specialists.

Guarantor Signature

Guarantor Representative

Date