



BILLING & PAYMENT INFORMATION

Southwest Surgical Suites prides itself on helping patients understand the many facets of a surgical experience. We also want to work together with our patients to help them fully understand our payment procedures. We are available to answer any questions about your insurance coverage or any charges associated with your procedure. Please call 260-434-2022 and request to speak with one of our Patient Billing Specialists.

Insurance benefit coverage information must be presented when your procedure is scheduled. In most cases, your physician will supply this information. It is the patient's responsibility to ensure the information is up to date, accurate and complete. It's also the responsibility of the patient to know the policy guidelines and limitations. We advise patients with questions regarding their policy benefits to contact their insurance carrier. A copy of your insurance card will be needed at the time of admission, regardless of the type of procedure you are having.

Southwest Surgical Suites will assist you in providing the necessary medical information to your health insurance carrier. Each insurance policy is different and the insurance payment consideration will vary based on the type of policy you have. The success or failure of the patient to collect on his insurance has no bearing on the financial obligation incurred with Southwest Surgical Suites.

If provided with complete billing information prior to your service, we will submit a claim directly to your insurance company for processing. We accept assignment of benefits. However, the responsibility for payment for services rendered rests directly with you. At the time of admission, you may be requested to pay a portion of your deductible and estimated co-insurance. If payment is not received from your insurance company within 45 days, the patient may be asked to make arrangements for payment of his or her account.

If you have multiple insurance coverage, once payment is received from your primary insurance, we will send a claim to your secondary insurance. When your insurances have settled your account, you will receive a statement requiring payment in full of any unpaid charges due to your deductible, co-pay amounts or non-covered charges.

It's important to understand that many insurance companies do not cover the full amount of the charges. There is often a deductible and/or co-insurance amount. There are many separate charges associated with surgery including but not limited to:

1. Professional Fee. This is the charge for the physician, physician assistant, and/or other professional staff. Medicare assignment is accepted on these fees.
2. Facility Fee. This is the charge associated with the location and supplies of your procedure. Medicare assignment is accepted on these fees.
3. Anesthesia Fee. This is the charge for the Anesthesiologist present during the procedure. Billing will be initiated by your anesthesiologist; except for elective procedures where payment is required prior to your procedure.
4. Pre-Surgical Testing. Preoperative blood, urine or heart studies may be ordered prior to your surgery. The fees for these services will be billed through an independent laboratory, which is not associated with Southwest Surgical Suites.
5. Pathology. This service is performed by a Pathologist not associated with Southwest Surgical Suites on tissue or bone that is removed at the time of surgery. The fees for this service will be billed through the Pathologist's office.

MEDICARE

Providing we have the correct information, your claim will be filed directly with Medicare. We do accept an assignment of benefits; deductible and co-insurance amounts will be billed to your secondary insurance carrier if information is available or to you if there is none. You may be asked to sign a form (waiver) stating that you will be responsible for other services rendered that Medicare may consider unnecessary. Non-covered services will be billed to the patient, as well as any services that may be denied and to which a waiver form was signed at the time of service.

MEDICAID

Providing we have the correct information, your claim will be filed directly with Medicaid. If your plan requires referral from a primary care physician and/or prior authorization, you must follow those requirements. Spend-down amounts are due upon notification.

WORKER'S COMPENSATION

If a patient advises that medical services are related to a worker's compensation matter, we will obtain verification of this from the employer. Because many worker's compensation cases are denied after review, we will also obtain your medical insurance information.

LIABILITY

The liability insurance carrier will be billed when/if it has been verified and approved. Not only will the details of the liability carrier be requested, but also your medical insurance carrier. To eliminate your personal responsibility in the case of the medical insurance needing billed, a prior authorization will be obtained immediately. Cases that are taking a protracted length of time to settle will be billed to the medical carrier and the two carriers can subrogate when there is a settlement. The medical carrier will also be billed if the liability has reached its maximum pay out. Should an attorney submit a protection letter, we will bill the medical carrier and again, the carrier can subrogate with each other upon settlement of the claim. If your liability information was not supplied in time to verify it prior to your services, the account will be labeled "Liability Pending", with you as the guarantor and responsible for the entire payment. This may be amended by supplying the required data to our facility.

FINANCIAL ARRANGEMENTS

If the patient cannot pay his or her account in full upon receipt of the billing statement, payment arrangements should be made by calling the facility. Failure to notify us concerning your past due account will result in your account being referred to a collection agency or an attorney.

COSMETIC / SELF PAY SERVICES

Cosmetic services are not covered by insurance companies. All fees for cosmetic services are to be paid in full prior to services being provided.

OUT-OF-NETWORK SERVICES

To allow you access to the provider of your choice and for your convenience, Southwest Surgical Suites wants to assure you that we will work with you and your managed care plan for an equitable payment. You are responsible for your copayment / deductible. You are also responsible for charges billed by other health care providers, such as your anesthesiologist and the surgeon who performs your procedure. If your insurance company should send payment for our services directly to you, you will need to turn that check over to us.