

Financial Policy for Patient Care

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Our health care system has many problems. One major problem is that the billing and payment system is very confusing. Complicated bills are sent later for care provided long ago. Your personal costs for medical care treatment are not traditionally discussed before the services are provided. Think of it this way, when you go to the grocery store and buy something, you know the cost and pay it when you receive your groceries. In our opinion, health care should be the same clear process, as much as possible. Therefore we have designed an approach to help accomplish this goal.

We are committed to providing you with the best possible medical care at the lowest possible cost. We want you to understand your bill. We wish to make these things very clear before we begin any treatment.

At the time you schedule your appointment, we will ask you, if you have insurance, to contact your insurance company and find out what your deductible, co-insurance and co-pay responsibilities are. That way we can explain to you when you arrive for your appointment (or before if you desire) what your actual out of pocket expenses will be, based on the information you can provide at that time. Please understand that your share of these costs is determined by your agreement with your insurance company. If you do not have insurance, we will explain the expected cost. This may change if more (or less) treatment is needed. For example the cost of x-rays, braces and supplies may or may not be covered fully under your insurance plan. Many insurance plans simply have a co-pay amount which is your only your personal cost for an office visit. We will help you understand what your responsibility is before treatment starts.

Then at the day of your appointment, we do require that you pay the amount that you will owe for that visit on the day that services are provided (in other words your co-pay and/or co-insurance if you have insurance or the visit fee if you do not have insurance) unless prior arrangements have been made. We will expect your payment by cash, personal check or Visa / Mastercard when you check in on the day of your appointment.

If after a prior visit you have a balance due on your account (as will sometimes be the case) we will expect you to pay that entire balance before your next appointment as well as your portion of the cost for that day's appointment. In order to help you be prepared to pay, we will remind you of your balance when calling to confirm your upcoming appointment at the phone number you provided to our practice. You will also be sent a monthly statement to remind you of the status of your bill if you have a balance due. You must remember that you are responsible for the entire bill before your next visit unless other arrangements have been approved in advance by management.

Minor patients (<18 years old) The adult accompanying a minor and the parents (or guardians of the minor) are responsible for payment as above at the time of service just as noted above. Unaccompanied minors cannot be seen in the office without signed written authorization from their parent or guardian (under routine follow-up circumstances) and only when pre-approved by Dr. Post. This should rarely be the case, parental involvement in appointments is important to good healthcare.

Surgery charges: If surgery is needed, before the procedure we will review with you the expected costs and your responsibility. We expect payment of your portion of the cost (as well as that can be determined based on your insurance status and expected surgical cost). Sometimes findings at surgery require more (or less) surgery and this can affect the final cost.

No-show appointment charge. For orthopedic appointments, a \$25 charge will apply to missed appointments and appointments canceled or rescheduled with less than one business day notice. When we do not receive sufficient notice, we cannot offer these spots to those who need them.

Insurance billing. If you have insurance coverage, with your written permission we will file the claim for you. We will accept payment from your insurance company when we are “in network” (when we have an agreement with them to pay) for your treatment. By law your insurance carrier must pay or refuse to pay your insurance claim (our bill) within 30 days. If for some reason, they do not pay, you may be asked to assist us in contacting your insurance carrier and resolving any misunderstanding that may exist. It may be necessary to involve your employer (if they provide your insurance coverage) in this process. If your insurance does not pay within 45 days (150% of the legal time allowed for them to pay) we must receive your payment by credit card or approve a payment plan before further care will be provided. In order to guarantee this payment or to use for other payments as you might from time to time authorize, we will ask you for a credit card number which we will keep securely on file.

Ultimately the entire balance is your responsibility whether your insurance company pays or not. Because your insurance policy is a contract between you and your insurance company we may want and need your help, at times, to be sure that they pay what they should. .

We know that a good physician/patient relationship is based upon trust, understanding and good communication. Please ask questions if you don't understand. We are here to help you,