



Financial Payment Policy

The following information outlines our policies regarding payment of your surgery bill:

While we will do our best to assist you any way that we can, you are responsible to understand your specific coverage. Whether you have commercial insurance, Medicare, or Medicaid, we recommend that you contact your carrier in advance to clarify your benefits, determine if the doctor and the facility are both covered "in" network, and if any pre-certification is required. Some insurance companies require patients to obtain pre-certification for other outpatient services (ie. number of physical therapy visits, CT scans, MRI's, etc.). This is the responsibility of the patient.

As a courtesy, we extend to all our patients, we will be happy to bill the appropriate insurance company or agency on your behalf for all claims. It is important that each patient understand that they are responsible for any portion of the bill not covered by insurance, Medicare, or Medicaid. No discounts or reduction of the amount billed will be negotiated after services are rendered.

During the surgical procedure, the doctor may determine that additional procedures are required. This may add additional costs and it will be the responsibility of the patient to pay any portion of the bill not covered by their insurance.

For co-payments, co-insurance, deductibles, self-pay accounts and those expenses that are not covered by your policy, you are asked to pay your portion of the bill at the time services are rendered or make appropriate payment arrangements with our financial counselors. For your convenience, we accept cash, personal checks, Visa/MasterCard credit cards and debit cards.

As a reminder, there are three components to your overall bill. You will receive a bill from the anesthesiologist, a bill from Washington Sports Medicine for the surgeon and a bill from Washington Institute Orthopedic Center for the surgical facility usage. Out of pocket expenses may be incurred from all three components for portions of the bill not covered by insurance.

Thank you for choosing Washington Institute Orthopedic Center. We are committed to providing you with the best possible care.

Financial Agreement

You will be required to complete and sign a financial agreement before surgery. This agreement states:

"I have read and understand the above financial policy. I understand that I am responsible for contacting my insurance company to obtain pre-certification on any physical therapy visits, CT scans, MRI's or anything else that my doctor requires for the surgery. I also understand that I am financially responsible for any portion of bills related to my surgery that are not covered by my insurance company and that no discounts or reduction of the amount billed will be negotiated after services are rendered."