

## SAN JOAQUIN LASER & SURGERY CENTER

### Billing Policy

It is the policy of our office to assist patients, whenever possible, with all insurance billing. Though you may have insurance coverage, it is ultimately the patient's responsibility to make sure your bill is paid. San Joaquin Laser and Surgery Center will be billing your insurance as an outpatient surgical facility.

Please bring copies of all of your insurance cards with you the day of surgery.

**MEDICARE**- We are participating providers. We bill all charges to the insurance company and payment is sent directly to us. Medicare states the patient (or second insurance) is responsible for the annual deductible, 20% of allowed amount and non-covered services. If you do not have a second insurance, we will collect your responsible portion (20% of the allowed amount) at the date of service. If you have a secondary insurance company, we will bill that insurance directly

**PRIVATE INSURANCE**: If we are a participating provider with your insurance company, such as Blue Cross, Blue Shield, etc., we will bill your insurance for you. If there is no response within 45 days, we will then bill you. If we do not participate with your insurance program, we will bill the insurance once as a courtesy service to you and provide you with all the necessary forms to follow up with your insurance company; you are responsible for payment on the date of service. The insurance company will reimburse you directly.

**HMOs** (Medcore, Hill's Physician, Allcare, Sutter Gould, etc.): You are responsible for your co-payment on the date of service. Also, it is the patient's responsibility to see that the necessary referral form and / or insurance authorization is provided on or before the date of your visit. If this referral form has not been obtained by your surgeon's office by the date of service, you will have to reschedule your appointment. HMOs do NOT issue retroactive authorization

**Self-Pay/Uninsured** You are responsible for all costs related to your visit at the time of service. A good faith estimate will be given to you verbally and electronically prior to your surgery that will outline the costs and amount due on the day of surgery.

**We will contact your insurance company. If we find that you have an out-of-pocket expense, the surgery center will contact you prior to your surgery with the amount that is due on the date of surgery. The fees for surgery are different than the fees you may have already paid to your doctor's office.**

*For your convenience we accept cash, check money order, traveler's checks, Visa and MasterCard. If you have any questions, please feel free to discuss them with our insurance specialists.*