

**Suburban
Surgical
Associates, Inc.**
Patient Financial Policy

Insurance

It is your responsibility to know your insurance benefits and plan requirements. For each visit, we require that you bring your current insurance card(s), referral, authorization, and/or other documentation as required by your plan to ensure that we have the correct information.

Insurance Filing

We will file claims to all contracted insurance plans based on information provided at the time of the visit. If our physicians are not participating providers with your health plan, we will file your insurance claim. Federal laws require that we submit every claim to an insurance company accurately. We cannot change information on an insurance claim just so that the claim will be paid.

Copayment / Coinsurance / Deductible

If your insurance plan requires a copayment for each visit, payment is expected at the time of your appointment. If a coinsurance and/or deductible apply, you are financially responsible.

Non-covered / Self Pay

If services are not paid by an insurance company, you will be personally responsible for the bill. We request that you make arrangements to pay in full at the time of your appointment.

Administrative Fees

Fees may be charged for administrative services such as form completion (e.g. Medical records copy, FMLA paperwork). A fee will be assessed for returned checks.

Methods of Payment

Payments may be made by cash, check, money order, or credit card. We accept MasterCard and Visa.

Account Balances

You are expected to pay any balance when you come in for a visit or upon receipt of a billing statement. We will assist you in setting up acceptable payment arrangements to resolve your account.

Collection Agency

We report delinquent accounts to credit bureaus. If your account is referred to a collection agency, you may be responsible for additional fees. Patients may be sent a certified letter advising them that the physicians at Suburban Surgical Associates, Inc. will no longer provide their medical care.

If you have any questions regarding our Patient Financial Policy, please contact our Patient Accounts Department Monday through Friday, 8:30 am to 4:30 pm at (314) 991-4644. We are dedicated to providing the highest quality service to our patients and are happy to assist with your account.