



FINANCIAL INFORMATION FOR PATIENTS SCHEDULING SURGERY OR INJECTIONS AT BONE & JOINT SURGERY CENTER

COMMERCIAL INSURANCE:

- ***It is the policy of Bone & Joint Center to collect a deposit of 25% of any unmet deductible prior to or on the day of your surgery/procedure.***
- The Verification of Benefits and Precertification Team will verify your insurance coverage and any necessary copays.
 - *Please note where you are at with any deductible and/or out-of-pocket requirements per your insurance plan.*
- The Precertification Team will obtain any prior authorization that may be required from your insurance carrier.
 - *Please note, you may also inquire if your planned surgery/procedure needs prior authorization.*
- A Bone & Joint Patient Advocate will contact you if a deposit or co-pay is due.
- A Bone & Joint Patient Advocate will send you a cost estimate for your planned surgery.
- **Workers Compensation:** If you have an active and open Workers Comp claim, it is Bone & Joint Center's policy to complete prior authorization with your primary health insurance as a backup plan. You will not owe a deposit if your Workers Comp claim is open and active.

MEDICARE/MEDICAID INSURANCE:

- The Verification of Benefits and Precertification Team will verify your insurance coverage and any necessary copays.
 - *Please note where you are at with any deductible and/or out-of-pocket requirements per your insurance plan.*
- The Precertification Team will obtain any needed prior authorization from your insurance carrier.
 - *Please note you may also inquire if your planned surgery/procedure needs prior authorization.*
- A Bone & Joint Patient Advocate will contact you if a copay is required. Your copay is due at the time of check-in on the day of your surgery/procedure.

SELF-PAY (Uninsured/Non-covered):

- ***It is the policy of Bone & Joint Center to collect a deposit of 25% of the estimated provider fees and facility fees prior to or on the day of your surgery/procedure.***
- A Bone & Joint Patient Advocate will contact you to discuss our self-pay process and any required deposit.

If you have any questions regarding your financial obligations, please contact a Bone & Joint Patient Advocate at 715-359-6442 ext. 13000. Bone & Joint offers no interest, no fee, and no credit check financial options on balances over \$1000.00.