

Albany Surgical, P.C. Financial Policy

Thank you for choosing Albany Surgical, P.C. and/or Southern Surgery Center, LLC for your surgical and/or endoscopic care. We have written this Policy to make sure you understand our payment procedures.

Please make sure we have complete, correct insurance and address information when you check in for each visit. It is your responsibility to ensure we have the information to file your claims correctly the first time.

Copays: If your insurance plan has copay, we expect payment on the day of your visit.

Methods of Payment: We accept cash, checks, money orders, Visa, MasterCard, and American Express. We **do not** accept two (2) party checks. Postdated checks must be approved by the Administrator.

Insurance: We participate with many health insurance plans/managed care plans. It is your responsibility to ensure that we participate with your health plan.

Billing: We bill your insurance company first. Any remaining balance will be billed to you. If you receive a bill from us, it is because we believe the bill is your responsibility. If you think there is a problem, please contact your insurance company. We expect bills to be paid within 30 days. If you have any questions about your bill, please call our Billing Department immediately. If you cannot pay your entire bill, please call to make a payment arrangement.

Financing Options:

- **Care Credit:** Apply for Care Credit and pay balance in full. Care Credit offers immediate assistance if you wish to apply. Or, if you prefer, you may call 1-800-365-8295 or go online and apply at www.carecredit.com.

Some of the benefits of choosing Care Credit to finance your care:

- *Ensures **patients** clearly understand how their insurance **benefits** work within our financial system.*
- *Provides payment options to bridge the gap between health **benefits** and fees for quality **care**.*
- *Minimizes confusion and miscommunication.*

- **United Medical Credit:** United Medical Credit will assist applicants finance their healthcare procedure or medical device purchase, hassle free. Go online and apply at www.unitedmedicalcredit.com or, if you prefer, you may call 1-855-503-1800.

Some of the benefits of choosing United Medical Credit to finance your care:

- *Extensive Network of Prime and Subprime Lenders*
- *Multiple Plans to Choose From*
- *Decisions Within Seconds*
- *No Prepayment Penalties with Flexible Terms*
- *Fast and Easy Application Process with No Commitment*
- *100% Confidential*
- *Plans available for Credit Challenged Applicants*

Surgery Patients: When surgery is scheduled, your insurance benefits and accumulations will be verified. You will be contacted by our Billing Department to let you know what your obligation to this practice will be. Payment is expected before pre-op. Please understand that deductible requirements must be paid prior to scheduling your surgery. **Payments must be collected in advance of the actual procedure.** Payment arrangements on “elective surgeries” can be negotiated but will be approved by the physician prior to scheduling your surgery.

In addition, we understand that sometimes unexpected personal matters can affect existing commitments and for these situations we asked that cancellations for any surgery be communicated to our office in a timely manner (at least 24 hours ahead of the scheduled surgery time). More specifically, if your surgery is scheduled at Phoebe Putney Memorial Hospital (PPMH), please contact the hospital to determine their policy for late cancellation of surgery as there may be a cancellation surgery charge. Please understand that regardless if your surgery is scheduled at PPMH or at Southern Surgery Center, LLC (SSC), our physicians, our ambulatory surgery center (SSC), hospital operating room, anesthesiologist and/or nursing staff must be notified of the cancellation in order for other cases to proceed. For example, sometimes very expensive medications are drawn up prior to a surgery, which must be discarded if the surgery is canceled or the general surgeon has other patients waiting for necessary surgery that could have been scheduled if given proper notice in your surgery time slot.

Therefore, if you need to cancel your surgery at PPMH (call our office at 229-434-4200) or at Southern Surgery Center, LLC (Phone: 229 -434 -4211) **at least 24 hours before the scheduled surgery to avoid a \$250 cancellation fee unless there are sufficient medical reasons or extenuating personal emergencies for the cancellation or the physician deems the surgery must be canceled.** Lastly, please note you may be discharged as an Albany Surgical, P.C. patient and/or a Southern Surgery Center, LLC patient if you repeatedly cancel your surgery for non-medical reasons.

Returned Checks: If your check is returned by the bank for any reason, Albany Surgical, P.C. and/or Southern Surgery Center will assess your account with a **\$30.00 charge or 5 percent of the face amount of the check, whichever is greater but not to exceed \$500 (Georgia Code §13-6-15).** The bank will automatically redeposit your check one time.

Collections: Please understand that we do refer overdue accounts to collection agencies, which can affect your credit. To be clearer, you would need to pay for the cost of collections, reasonable attorneys' fees and court costs incurred in enforcing your payment obligation.

Dismissal: We cannot continue care for patients who choose not to pay their bills. Being dismissed means you can never schedule appointments with this practice. Please do not let this happen. Please contact our Billing office before your account becomes a problem.

- Albany Surgical, P.C.: Billing/Insurance Questions: (229)434-4200, ext. 111- Ms. Teresa Roth
- Financial Counseling Assistance: (229)434-4200 ext. 123-Ms. Jackie Bouldin
- Southern Surgery Center, LLC: Billing/Payments Questions: (229) 434-4200, ext. 119-Ms. Anna Wilson

Please sign below acknowledging that you have read and understand our Financial Policy. At your request a copy will be given to you.

Print Name: _____ **Signature:** _____ **Date:** __/__/__

Rev: (8/19)