



M&M ORTHOPAEDICS

PATIENT FINANCIAL POLICY

Insurance Cards

Current insurance cards must be presented prior to service being rendered or visit will have to be rescheduled.

Referrals

Referrals must be presented for HMO plans and for POS plans (if required) prior to service being rendered or visit will have to be rescheduled.

Commercial Health Insurance (PPO/POS/HMO)

Co-Payments

Co-payments are collected prior to service as required by your insurance company.

Co-Insurance/Deductibles

Co-insurance and deductible amounts will be billed after the date of service.

Payment in full is expected for co-insurances and deductibles as required by your insurance.

Non-participating Insurance

M&M does not contract with every insurance company.

Patients are responsible for asking if M&M is a participating provider with their insurance company.

Secondary Insurance

As a courtesy, M&M will bill your secondary insurance carrier if given at the initial time of service.

Surgery

A copy of a valid credit card or bank card is required prior to surgery being rendered. Your credit card or bank card will not be charged until the services provided have been paid by your insurance and the balance is deemed your responsibility. You will be notified by letter and/or phone of any outstanding balances prior to charging your card.

Medicare

M&M will submit claims to Medicare. **Please Note:** M&M does not participate in all Medicare Advantage plans.

M&M will bill Medicare when it is your secondary insurance.

Workers' Compensation

Authorization for treatment must be obtained prior to services being rendered or visit will have to be rescheduled.

Motor vehicle/Third Party Liability

M&M will bill the auto insurance only if the patient is the insured and/or the policy owner. Patients shall supply auto insurance, third party and/or attorney information as requested by M&M.

Self Pay

Patients who have no insurance are considered self-pay.

Self-pay patients are required to pay at the time of service. A 25% discount will be applied when services are paid in full at the time of service. If you are unable to pay in full, the discount will not be applied.

Statements/PaymentsStatements

Statements are sent to the patient or guarantor on a monthly basis and will show outstanding balances.

The patient or guarantor is responsible for all outstanding patient balances.

Payment Methods

We accept checks, money orders, cash and Master Card, Visa and Discover credit cards. A fee of \$25 will be charged for all returned checks.

Durable Medical Products

Durable Medical Products (i.e.: crutches, wrist braces, short leg walker, etc.) purchased in our office are non-returnable and non-refundable.

Record Copy Fees:Records

Processing fee		\$23.80
Per page	1-25	.89
	26-50	.59
	51+	.30

X-Rays

CD	5.00 each
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MRI

First CD	free
Additional CD's	20.00 each

Cancellations

A 24-hour notice of cancellation of appointment is required. Patients may be charged \$25 for appointments that are not cancelled 24 hours before the time of the appointment.