

FINANCIAL POLICY
ELGIN FOOT & ANKLE CENTER, S.C.

Full payment is expected on the day medical services are provided unless you have health insurance coverage with a plan that we have a written agreement. Then you are responsible to pay:

DEDUCTIBLE (an amount you must pay first out of your own pocket each year before your insurance will pay for any services)

CO-PAY (an amount you must pay before each visit to a doctor)

CO-INSURANCE (an amount which is usually a percentage of the fee that your insurance company will not pay)

We will need to make a copy of the front and back of your insurance card at your initial visit. We expect you to inform us of any change in coverage that may occur and provide us with an insurance card to copy at that time.

If you have two medical insurance plans, it is your responsibility to inform us which plan is your **PRIMARY** (first) coverage and which plan is your **SECONDARY** (second) coverage, you must inform us if one or both insurance plans change or are no longer effective.

Our financial policy offers you a number of payment options to choose from. You may use **CASH, CHECK, CREDIT CARD**, or a pre-approved **EXTENDED PAYMENT PLAN**. Under an approved extended payment plan, any late payment will result in a \$25 late fee and the revocation of the payment plan, with the entire balance due in full.

We send your insurance claim within two days of your services. A statement will be mailed from our office within 30 days. Illinois mandate requires clean claim payment within 28 days of receiving the claim. After 30 days it will then be your responsibility to pay the balance using one of the approved payment methods.

If you have not heard from your insurance company, we suggest you call them and inquire as to the status of your claim. We will be glad to assist you in getting your insurance company to pay, but your bill in our office is ultimately your responsibility.

Some insurance plans require a referral from your primary care physician. You are responsible for obtaining this referral prior to your visit, or full payment will be expected for the medical services rendered.