



Outpatient Surgery – Financial Information

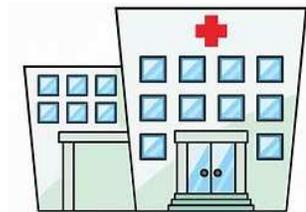
You have been scheduled for an upcoming surgery at *Mercy River Hills Surgery Center* with your Iowa Ortho provider. We know that billing and finances for surgery can sometimes be difficult to understand. We want you to be informed and prepared for what may come. Here is some information regarding your care and costs.

When you have a surgery your insurance will usually be billed by 3 places (sometimes more).

Physician



Surgery Center



Anesthesia



Other (labs/DME/etc.)



Outpatient surgery at an Ambulatory Surgery Center, such as Mercy River Hills, is usually more cost effective and convenient than having surgery at a big Hospital. Your insurance will get bills from all the different providers and facilities for their portion of the surgery. If you have a Deductible or Co-Insurance that apply to surgery, you could get several different bills for the same date of service.

What to do/expect:



Familiarize yourself with your insurance plan as soon as possible!

Call the number on the back of your card and ask what your benefits are for Outpatient Surgery and how much you may be responsible for. Your surgery will most likely get applied to your Deductible and Co-Insurance cost which YOU will be responsible for paying.



We will collect a portion of what you will owe before your surgery. As most surgery centers do, we will look up your benefits around a week prior to your surgery to verify your Deductible and/or Out Of Pocket remaining for the year, and if that will apply to this visit. We will call and inform you of the portion we will pre-collect. Any remaining balance, after insurance processes, will be due according to our financial policy and the timelines defined there. You may also have to pre-pay a portion to your physician's office as well. Failure to pay may result in your surgery having to be rescheduled or even cancelled.



We have contracts with your insurance that we have to follow.

We send charges to your insurance and they are the ones that determine what is covered, what they will pay, and what we must bill you, in most cases. The monthly premium you pay each month doesn't mean that you won't have to pay anything more for medical care.

Insurance terms:

Allowable – All insurance plans have different allowables for procedures depending on their contract with the provider and sometimes their geographical area. This means someone that has Insurance A may owe more for a surgery than someone with Insurance B if Insurance A allows more for that service. Again, that is something we have to abide by in our contract with insurance companies. It is not the provider making this decision based on patient.

Deductible – This is the annual amount YOU may have to pay BEFORE the insurance will begin issuing payment toward the balance of the claim submitted. Some things do not apply to the deductible and you may only have to pay a co-pay for those (i.e. Office visits) but surgery most often does apply to deductible plans.

Co-Insurance – (Usually after the deductible is met) This is the portion of the remaining allowable you will pay and the insurance will pay the other portion. (i.e.: if your coi is 20% and the remaining bill is \$100.00 – you will pay \$20.00 the insurance will pay \$80.00)

Out Of Pocket – This is usually the maximum amount you will pay for services within your insurance term (usually calendar year). Deductibles and Co-Insurance most commonly all go toward this OOP amount so once you have accumulated a TOTAL between Deductible and Coi payments that equal your OOP, the insurance will pay the remaining balances for the remainder of the year.

Example: **(all plans vary)**

Your insurance benefits (with no other claims applied yet for the year) are:
\$2,000.00 Deductible - 20% Co-Insurance - \$5,000.00 Out of Pocket Max

For the Surgery Center, your insurance allows: \$7,000.00
- **\$2,000.00 (deductible)**

Remaining Due = \$5,000.00

20% of remaining \$5,000 = **\$1,000.00 (co-insurance)**

Final Remaining Due = \$4,000.00 Insurance pays

Total you will pay the Surgery Center = \$3,000.00

(Depending on your plan – this will go toward your DED & OOP leaving you with \$2,000.00 remaining)

Individual vs. Family plans - If you are on an individual or family plan, different stipulations may apply depending on your type of insurance. At Mercy River Hills, we look up all benefits for your individual benefits first and calculate our estimate.

We request any remaining balance be paid in full upon receiving your bill. If you need to set up a Payment Plan call to find out about our financial policy and payment options.

For questions, estimates, or to find out more about payment options please call:

Mercy River Hills Financial Counselor

515-323-6454