

FINANCIAL AND COLLECTION POLICY

In order to provide the community with state-of-the-art, yet cost effective healthcare, St. Croix Orthopaedics, P.A. has an obligation to collect for services rendered in a timely and efficient manner. Patients or their guarantors will be responsible for the total charges incurred for treatment. As a courtesy to our patients, St. Croix Orthopaedics, P.A. will bill all insurance carriers with the proper insurance information. Please be aware that some insurance companies have time limitations on filing claims.

USUAL & CUSTOMARY ALLOWANCES

In some cases, the payment received from your insurance company will not cover the entire balance on your account. Please be aware of the fact that you are responsible for any balance due after insurance payment. The balance due may include provisions set by the insurance company such as "usual and customary" allowances.

YOU AND YOUR INSURANCE COMPANY

The policy held by you and/or your employer is a contract between you and your insurance company. Some policies require primary care referrals and second opinions prior to the appointment. If you are not familiar with your insurance coverage, we suggest that you discuss the policy with your employer or insurance company before charges are incurred.

SELF PAY

All self-pay (or private pay) must contact the business office to make payment arrangements. A down payment is required at each clinic visit.

PATIENTS WITH INSURANCE

St. Croix Orthopaedics, P.A. business office will send statements to all patients that have a balance after their insurance company has processed their charges. Payment in full is due within 30 days of receipt of the statement. If payment arrangements are necessary, our business office team will be happy to assist you.

AUTO INSURANCE AND/OR OTHER LIABILITY

Please supply the complete billing information to the business office. Payment is due within 30 days of receipt of the statement. If the claim is in litigation, we require your insurance information and a copy of the denial in order to bill your health insurance. You will then be responsible for any remaining balance. We will extend payments per our policy stated under "PATIENTS WITH INSURANCE."

PAPERWORK AND FORMS

Please complete all patient information required with your signature. Incomplete information will be returned. All paperwork is to be sent or dropped off to St. Croix Orthopaedics, P.A. administration building for the business office to process.



We will be happy to assist you in any way. Please contact the St. Croix Orthopaedics, P.A. Business Office at 800-423-1088 or 651-351-2645. Please follow the prompts for business office team and accounts. For your convenience, we accept VISA, MASTERCARD and DISCOVER.