

FINANCIAL RESPONSIBILITY POLICY

WELCOME

The staff and physicians of the LCA Pain Clinic welcome you! Our goals are to optimize pain control and improve the quality of life for our patients with chronic pain. Please take a few moments to read our financial responsibility policy.

MISSED APPOINTMENTS

There will be a \$50.00 fee assessed for missing a scheduled appointment. This fee will be waived if the appointment is cancelled or rescheduled more than 24 hours in advance. Scheduling changes may be made by calling (319) 743-7301 or 1-800-330-9849.

CHARGES

Charges for services, including office visits and procedures, are based upon the severity and complexity of your procedure and care. Regardless of your medical insurance coverage, our practice relies on you to settle your account. You will receive charges from both the hospital and our physician. If you do not have insurance, payment arrangements are available. Please contact one of our representatives at (319) 743-7300 to make payment arrangements for our physician charges.

INSURANCE

Private/Government Insurance

We will file an insurance claim with your private or government carrier. You are responsible for the following:

- Obtaining appropriate referrals, authorizations, or pre-certifications from your health insurance carrier.
- Co-payments, deductibles, coinsurance, or services not covered by contracted carriers. These amounts will be billed to you once insurance has processed your claim.
- Any balance remaining between our charge and the insurance payment from a non-contracted carrier. Please contact us if you are unsure of your insurance plan's relationship with our practice.
- If the insurance company is unable to process a claim due to missing information from you, you are responsible for the bill.

Workers Compensation

Upon receiving workers compensation information from you, we will file an insurance claim with your employer. If your employer denies your claim, we will file your claim with your health insurance carrier if that information has been provided. Involvement of legal counsel will not mitigate your responsibility for your charges. You are ultimately responsible for assuring payment for your care.

Third Party Liability

Due to unforeseeable delays in our legal system, your claim may or may not be paid timely. Initially we will file your claim with your liability insurance carrier. If they do not pay, we will then file with your health insurance carrier if that information has been provided. Please remember that you are responsible for paying for your care.

Disability Claim Forms

To expedite processing of disability forms, please have your portion completed when you submit your request. There may be a fee for completing this form.

Unpaid Balances

Payment arrangements are available for those in need. Please note that return visits may be delayed if such arrangements are not kept. Ultimately, unpaid services may result in your being dismissed from this practice.

THANK YOU

We are committed to providing you the highest quality health care and hope you find your visit beneficial.