

Financial Policy

Our mission at Kellogg M.D. Brain and Spine is to provide the best possible care to each patient every day. We have redesigned our processes and billing statements to simplify things so patients are able to focus on their healthcare instead of paperwork.

Fees and Insurance Coverage

Payments of co-pays, deductibles and other patient portions are expected at check-in **before** any services are rendered. For your convenience, we accept cash, checks, debit cards, Visa, MasterCard, Discover and American Express. There is a \$25 service charge for all returned checks.

Automobile Insurance

We are currently accepting patients who have been involved in an automobile accident. We do not accept private insurance when an automobile accident has taken place and a settlement is in process. If your claim is currently closed and is being handled by an attorney, a deposit and letter of protection will be required to secure your appointment time. Please present attorney information at the time of your appointment.

Please bring your insurance card to every visit and report any insurance changes to the office as soon as possible. Any information that is inaccurate, or received after the date of service may not be billable to the insurance carrier, and may become patient responsibility.

Many insurance policies require prior approval or authorization for tests, procedures, imaging and specialist visits. We ask for your patience and assistance as we work to ensure timely filing and payment of insurance claims.

Missed Appointments

We strive to render excellent medical care to you and the rest of our patients. In an attempt to be consistent with this, we have a *Medical Appointment Cancellation Policy* that allows us to schedule appointments for all patients. When an appointment is scheduled, that time has been set aside for you and when it is missed, that time cannot be used to treat another patient. We ask that our patients respect the time allotted for them. If an appointment is missed, a \$25 missed appointment fee will be charged.

When new patients fail to keep an appointment, the referring physician will be notified. The appointment will be rescheduled once upon request, but after a second no-show, the appointment will only be rescheduled at the request of the referring physician.

Frequently Asked Billing Questions

Will I know the cost of my care before I receive the services?

From this point forward an estimation of the amount that you will owe will be presented to you before you receive your service. At that time, payment will be collected for the portion of the bill that is your responsibility. A deposit of 50% of the estimated patient responsibility is required prior to surgery. Copayments, coinsurance and deductibles for office visits are due at time of service.

In most situations, your insurance carrier will pay the claim within 45 days of submission. The amount they pay will be based upon the plan benefits, as described in your health plan. If your insurer does not pay within this time, we may ask your assistance in prompting their payment. Once we receive payment from your insurance carrier, we will send you a statement indicating the amount that was paid.

Occasionally things change between the time we give you the estimate and the time the insurance company pays. If you paid more than you owed, a refund will be issued to you.

What is a co-payment?

A copayment is a set fee the member pays to providers at the time services are provided. Copays are applied to emergency room visits, hospital admissions, office visits, etc. The cost is usually minimal. The patient should be aware of the copayment amounts prior to services being rendered.

What is a deductible?

Deductibles are provisions that require the member to accumulate a specific amount of medical bills before benefits are provided. For example, if a member's policy contains a \$500 deductible, the member must accumulate and pay \$500 out of pocket before the insurance carrier will pay benefits. Once the patient has met their deductible, the carrier usually pays a percentage of the bill. The patient is liable for the unpaid percentage. Deductibles are yearly, usually starting in January.

What is co-insurance?

Co-insurance is a form of cost sharing. After your deductible has been met, the plan will begin paying a percentage of your bills. The remaining amount, known as co-insurance, is the portion due by the patient.

What is an Explanation of Benefits (EOB)?

The Explanation of Benefits or EOB is the notice you receive from your insurance company after getting medical services from a doctor or hospital. It tells you what was billed, the payment amount approved by your insurance, the amount paid, and what you have to pay.

Will I receive a bill?

You will receive a bill after your insurance has paid. That bill will include a summary of the services provided and an accounting of what was paid or not paid by your insurance. It will indicate what amount is the patient responsibility. If you are uninsured, we will work with you to select your best payment option prior to providing services. If you have further questions or would like to correct any information, we encourage you to call our Office Manager at (503) 256-1462 x 3.

Is it possible to get a discount?

Kellogg M.D. Brain and Spine offers significant discounts through its contracts with health plans and Medicare. However, because of the many state and national regulations associated with government-sponsored health insurance and contractual restrictions with health plans, we are not able to offer discounts, waive a co-payment or deductible, or accept the payment from your health plan as payment in full. We will however do our best to work with you to find the best option for satisfying your financial obligation.

What if I don't have health insurance?

Our priority is to find payment alternatives that will work for you and will fully resolve your financial obligation. In addition to accepting cash, checks and most major credit cards, our Office Manager can work with you to develop an acceptable payment plan in appropriate circumstances.