



## **Financial Obligation for Your Surgeon's Services**

Thank you for choosing Panorama Orthopedics and Spine Center (POSC) for your Orthopedic Care. We understand that surgery is a big decision and we would like you to understand the process. One of our Surgery Schedulers will contact you within 3 – 5 business days of receipt of this document to review your surgical procedure. At that time you will be given the option to discuss your financial obligations with a Patient Financial Counselor or a telephone number will need to be provided so that a Financial Counselor can contact you with a quote within 4 hours of being scheduled for your surgery.

- ❖ The **Patient Financial Responsibility** – includes **estimated**, co-pays, deductibles and co-insurance that are required to be paid in full prior to scheduling your surgery.
  - This **estimate does not** include **any** charges that you will incur with the Hospital, Surgery Center (Golden Ridge Surgery Center) and/or other Professional entities such as the Anesthesiologist or Pathologist as needed.
  - A qualified **Professional Financial Counselor** will contact you regarding your insurance benefits once they have been verified with your carrier.

POSC will bill Your Insurance Company as a **courtesy service** to you for your surgeon's services.

- ❖ During this time you will continue to receive statements as the insurance company processes your claim for payment.
  - Should You receive a **check** from the Insurance Company please forward it to us immediately for application to your account.
  - The insurance company will pay the designated amount according to your benefits with your insurance company. You will receive several Explanation of Benefits (EOB) for all billing providers including your surgeon
  - We will bill you for any remaining balance after your insurance has paid or we will refund your payment if overpayment is received.

Thank you

POSC Financial Counselor