



## *Fee Collection Policy*

- I. Insurance
  - a. Blue Ridge Orthopaedics and Sports Medicine will file charges for office and hospital services, and accept the contractually agreed-upon amounts. The patient is responsible for the co-payment, co-insurance, and deductible, if any. Please remember these amounts are dictated by specific insurance plans. Discounts cannot be given on co-payments, co-insurance, or deductible due to our contractual agreements with the insurance companies.
  - b. Co-payments are collected prior to office visits. Appointments will be rescheduled if co-payment is not paid. Some office and hospital procedures require co-payments. These will be billed to the patient after notification is received from the insurance company.
  - c. Any insurance claims or workers compensation claims that have been denied will become the patient's responsibility.
- II. Self-pay (no insurance)
  - a. Fees are payable in full at the time of service. A "cash discount" of 25% of total charges will be given if fees are paid in full at the time of service, otherwise no discount will be given and a payment plan will be arranged.
  - b. Payment will be requested each office visit.
- III. Liability accounts.
  - a. Cases wherein "someone else" is responsible for the charges will be treated as "Self-pay" (see section II, above).
- IV. Delinquent accounts
  - a. After no response from three (3) consecutive monthly bills, the physician will be notified. If no payment is made after the fourth bill is sent, the account will be turned over to a collection agency or to Small Claims Court.
  - b. If the account is in collections, or court action is pending, office appointments will not be made for the patient, including Emergency Room follow-up.
  - c. Delinquent accounts must be paid in full prior to scheduling an appointment, including Emergency Room follow-up.
- V. Accounts with balances, not in collections
  - a. Payment may be required prior to scheduling appointments or refilling prescriptions.
- VI. Payment Methods
  - a. Cash, personal check, money order, Visa, and MasterCard are accepted.
  - b. Credit card payments may be made in person or by phone.

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