

HARVARD PARK SURGERY CENTER FINANCIAL POLICY

Welcome to Harvard Park Surgery Center, we are pleased to have you as our guest. We understand that surgery can be a very stressful time for you and your loved ones, and our goal is to make it an overwhelmingly positive experience that would make you recommend us to your family and friends. We would like to take a few minutes and explain our financial policies to you in advance so that you can make informed decisions regarding your healthcare delivery.

As a courtesy, Harvard Park Surgery Center will verify your insurance benefits prior to your surgery and file your claim afterwards. Though insurance coverage may be carried by you, it is not a guarantee of payment from your insurance carrier(s). The Center will attempt to collect payment directly from your insurance carrier(s) if you agree to assignment of benefits. However, in the event that the insurance company denies payment, the patient is ultimately responsible for all costs associated with the surgery. In some instances, your insurance company may pay you the monies owed for the services we provided. If this occurs, you will be required to turn those monies over to Harvard Park Surgery Center promptly.

It is your responsibility to pay any co-insurance, unpaid deductible, or co-pays on the date of surgery. The Center will file your insurance claim following surgery for the facility fee only. The facility fee is a flat rate fee based upon the actual procedure(s) performed that includes all necessary medical supplies, medications, and nursing care associated with those procedures. The facility fee is separate from any fees incurred from the surgeon, anesthesia, or any laboratory or radiology related fees.

After your claim has been settled by your Insurance Carrier, you will receive an Explanation of Benefits (EOB) from them. If your Insurance Carrier determines that there are additional patient responsibilities beyond what was collected upfront, the Center's Billing Department will send an itemized statement directly to you for this additional portion, which must be paid within 30 days.

Because the patient responsibility is calculated using the information available approximately seven days prior to surgery, it is possible that other claims may be processed by your insurance carrier which may reduce the patient responsibility. If this results in an overpayment on your behalf, the Center will promptly refund overpayments according to our refund policy. If there are multiple dates of service or unpaid claims, all refunds will be processed after all claim(s) are fully adjudicated.

Patients without insurance coverage are expected to pay for all scheduled medically necessary procedures prior to surgery being performed. A significant discount is provided in exchange for payment up front. If additional procedures are performed other than what was scheduled, an itemized bill will be generated and the balance will become due within 30 days of surgery. Limited payment arrangements are available, and must be made prior to your date of surgery. Failure to honor the agreement will result in withdrawal of the discount provided, and full billed charges will become due immediately.

Fees for all cosmetic procedures are due prior to surgery. In the event that additional surgical time is used beyond what was estimated and paid for, a bill for the additional surgical time will be generated and become due within 30 days. There are no refunds for unused surgical time as surgical time is perishable and was reserved specifically for you.

Thank you for choosing Harvard Park Surgery Center.