

FINANCIAL AND INSURANCE INFORMATION

It is our goal to help you understand your financial obligations at Clarkston Surgery Center. The information in this document is meant to help you understand the financial aspects of your visit to Clarkston Surgery Center.

Payment for your expected financial obligation to Clarkston Surgery Center is required prior to surgery. Your financial obligation includes co-pays, co-insurance and deductibles, as dictated by your insurance plan. Prepayment amounts are calculated according to the scheduled procedure(s) and the benefit information we obtain from your insurance plan. Below are insurance terms important for you to understand.

Basic Insurance Terms and Recommendations

- A Co-payment or "Co-pay" is a fixed dollar amount that an insured person must pay when receiving a stated type of medical service.
- A Deductible is specific dollar amount that the insured must pay before insurance begins to pay for covered services. Deductibles may be applicable to a calendar year or another defined benefit period. There may also be separate deductibles for specific services or types of providers; such as for in-network and out-of-network services.
- A Co-insurance requires an insured to pay a stated percentage of medical expenses (after any applicable deductible has been met). Usually, there is an out-of-pocket maximum associated with this obligation, at which point the insurer will generally cover 100% of allowable charges. Similar to deductibles, co-insurance percentages may differ depending on type of service or if services are received from an in-network versus an out-of-network provider.
- Verify Benefits – If you do not already understand, we recommend that you contact your insurance company prior to surgery to verify your outpatient ambulatory surgery benefits.
- Insurance disclaimers - Insurers do not guarantee benefits until after a claim is received and processed. While rare, when a claim is denied, the patient or insured is usually considered to be liable for the balance. Please contact us if your claim is denied. We will assist however we can.

The "EDGE"
Every Day Giving Excellence

There will be multiple healthcare providers who take part in your care. You may receive separate bills from each of these providers. Your insurer will also process claims for each provider separately, as will be reflected in any explanation of benefits or payment statements. Please note the the following providers who may participate in your care:

- Clarkston ASC Partners LLC, also known as Clarkston Surgery Center for the "facility fee." This includes operating room charges, nursing and other clinical staff, and the supplies and medications needed for your procedure.
- Your Physician or Surgeon's professional claim, which is the fee of the physician performing your procedure.
- Anesthesia claim(s), payment for which may be divided for two provider types; services provided by 1) the anesthesiologists and 2) services of a certified nurse anesthetist.
- Pathology claim – If a pathology or laboratory specimen was obtained and sent for interpretation.
- In certain circumstances, you may also receive a bill from other entities for specialized supplies (usually take-home) that your surgeon has ordered for your care.

We do our best to openly and accurately quote patient expected balances prior to surgery. If after insurance processing your account shows a credit, we will promptly issue you a refund. Likewise if you have a remaining balance, we will send you a billing statement for the amount owing.

It is our goal to help you understand your financial obligations. We ask that you contact our Business Office if you have further questions or concerns.

Sincerely,

*Clarkston Surgery Center
5701 Bow Point Drive, Suite 145
Clarkston, MI 48346
(248) 922-4800*

www.clarkstonsurgerycenter.com