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AO Orthopedics Large Deductible insurance policy surgical patient procedure.

Your insurance company has informed us that your health insurance policy has a large deductible (\$300 or more) remaining to be applied for this year. There is a growing trend toward this type policy and our practice has developed the following policy to address the changes in Insurance Company trends.

If during the pre-surgical verification process it is determined that there will be a patient liability \$300 or more the financial implications must be addressed with each patient or their legal representative.

Patients or their representative will be given a tentative patient liability worksheet.

The worksheet will include the following
All Procedure Codes that are scheduled
Total Charge for each procedure code
Total Patient liability figure

The patient liability worksheet will reflect standard billing procedure practices in order to most accurately reflect the actual patient liability that will be due.

You will be informed of the amount due prior to the surgery. 50% of the liability amount will need to be paid to the office not less than 72 hours (3 days) prior to the scheduled procedure.

We deeply regret the necessity for this policy.

Thank you for your cooperation in this matter

George R Benyak Jr.
Office Manager
AO Orthopedics
2-8-11
Forms/patient

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