

## Customer Service Department

Monday – Friday 9:00 am – 5:00 pm

952-512-5625

Fax: 952-512-5651

[www.tcomn.com](http://www.tcomn.com)

## Payment Address:

PO Box 9188

Minneapolis, MN 55480-9188

## Divisions of Twin Cities Orthopedics

- Northwest Orthopedic Surgeons
- Orthopaedic Partners
- Orthopedic Medicine & Surgery
- MN Orthopaedic Specialists



**TWIN CITIES ORTHOPEDICS**

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Suite 900

St. Louis Park, MN 55426

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# Patient *Billing* Guidelines



**TWIN CITIES ORTHOPEDICS**

# FAQs

As a patient of Twin Cities Orthopedics, P.A. (TCO), you may have questions regarding your bill. Some common questions patients ask about their bill and answers are listed below. By answering these questions, we hope you have a better understanding of your bill and services provided.

## Q When will I receive my first statement?

A TCO sends medical treatment information and costs to your insurance company after you have received medical services. We wait for your insurance company to approve the costs before sending you a statement. Your deductibles and other out-of-pocket expenses are not overdue until 30 days after the first statement is sent regardless of when you received services. Exception: copayments are due at the time of service.

Note: if the services(s) are covered through automobile or other liability insurance you will receive a statement within 30 days of receiving your service. You will continue to receive statements on a monthly basis until the account is paid in full.

## Q Should I bring my insurance card with me?

A Yes. TCO will need the information on your insurance card to correctly file a claim with your insurance company. Having your insurance card available each time you come to a TCO Clinic will improve the entire billing process.

## Q Do I need a referral or prior authorization?

A The need for a referral and/or prior authorizations differs by the insurance plan and the insured's employer. Referrals and prior authorizations are the patient's responsibility. Contact your insurance's Customer Service department (telephone number normally found on your insurance card) to verify your requirement.

## Q Why didn't my insurance company cover my entire bill?

A Coverage for medical services is identified in your insurance company's contract information. Co-payments, deductibles, and coinsurance are the patient's responsibility. If you have questions about your coverage, we encourage you to call your insurance company.

## Q When do I become responsible for my bill?

A You are legally responsible for your bill at the time you receive services from TCO. We will work with you and your insurance company to get all eligible benefits paid in a timely manner. We will also notify you with monthly statements regarding your payment responsibilities.

## Q Is there a charge for Medical Supplies given at my visit?

A Yes, and for infection control reasons, we cannot accept **ANY** medical supplies if you wish to return them.

## Q What is fracture care?

A According to Federal billing guidelines, fracture care can be billed as a "packaged" or global service. Included in this global service is the evaluation of the fracture, the first cast or splint applied, all follow-up visits during your global period (except for any complications). See **Fracture Care Brochure** for additional information.

## Q What is a surgical assistant?

A A surgical assistant may be medically necessary, dependent upon your specific surgery and health factors. TCO will only bill for the surgical assistant if the surgeon decides that it is medically necessary. We recommend that you contact your insurance company prior to surgery to verify your coverage regarding surgical assistants.

## Q What if I can't pay my account balance?

A TCO encourages you to contact us at 952-512-5625 if you have concerns regarding how you will pay your account. We have several payment options available at TCO that will assist with your specific situation. If you are unable to pay your account balance in full, you can contact us to set up a monthly payment plan. We also accept all major credit cards. If you are unable to make any payments on your account it is very important that you contact us immediately. If you qualify, TCO may be able to assist you with our Financial Hardship policy.

## Financial Policy Guidelines

- \* All co-payments are due at the time of service. TCO accepts cash, check and all major credit cards.
- \* Finance charges may be imposed on accounts beginning 60 days from the date of the initial statement. At present the interest rate is 6% per year.
- \* Any balance over 90 days old following the initial statement may be placed with a collection agency and/or Credit Bureau.
- \* Patients without insurance coverage are required to pay a portion of charges before services are rendered:
  - ◆ \$150.00 at the initial office visit
  - ◆ \$400 at initial fracture care office visit
  - ◆ 100% of elective surgical procedures. Contact 952-512-5625 to review patient's responsibility
  - ◆ A prompt pay discount of 20% will be offered for remaining balances paid within 10 days of receiving the first statement. The discount does not apply to co-insurance, deductible or patient responsibility amounts discounted by a third party payor.

**If you have any additional questions regarding your account, please feel free to call us directly at 952-512-5625. We are pleased to have had the opportunity to serve your medical needs**