

# Financial Policy

Thank you for choosing us as your healthcare provider. We are committed to providing you the best treatment available. The Marina Spine Center is an Outpatient Clinic of Marina Del Rey Hospital. You will receive two statements for services rendered to you at the Marina Spine Center. The two statements represent a Professional Fee for services provided by the physician and a Facility Fee from the hospital. Each fee represents a portion of the whole fee that would be charged if you were seen in a private physicians office and equals one total fee. You may also receive a statement from a radiologist for the reading of x-rays performed as part of you office examination.

The following is a statement of the financial policy for the physicians of the Spine Center. The Marina Del Rey Hospital participates in most insurance plans and has a separate policy in place regarding payment. For questions regarding the hospital policy, you may contact 310/823-8911 and ask for the Business Office.

All patients must complete the Patient Information and Insurance Form prior to seeing the physician.

## **Insurance Billing Policy**

Doctor Watkins Sr. and Doctor Watkins Jr. do not participate in insurance plans other than Medicare. Their billing service will bill your insurance company as a courtesy. Your insurance policy is a contract between you and your insurance company. It is your responsibility to know your benefits and how they will apply to your treatment. We are not party to that contract. You are responsible for the full balance on your account for any treatment by Doctor Watkins Sr. or Doctor Watkins Jr..

Doctor Chang currently participates in Blue Cross, Blue Shield and Medicare insurance plans. Your co-insurance is your responsibility and is due at the time of treatment. For all other insurance plans, the billing service will bill the insurance company as a courtesy but you are responsible for any balance for services provided by the physician that are not paid by your insurance company.

Medicare routinely pays 80% of their allowed amount after satisfaction of the yearly deductible. You are responsible for the 20% of Medicare's allowed amount. If you have a secondary insurance, we will bill your secondary insurance as a courtesy.

We will be glad to provide an estimate of the cost of the physician's portion of a procedure prior to scheduling and will discuss remaining balances after the insurance payment has been received for the service. This is only an estimate and not an exact quote of the cost. You are responsible for payment regardless of any insurance company's arbitrary determination of usual and customary rates.

I have received a copy of this Financial Policy Statement which will be filed in my chart.

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Signature of Responsible Party

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Date