

PAYMENT POLICIES

We would like to thank you for choosing OrthoCarolina as your healthcare provider. We are committed to providing excellence in care and service, one patient at a time. The following information outlines your financial responsibilities related to payment for professional services.

Please bring your insurance card with you at time of service. We participate with most major health plans. We have contracts with many insurance companies and government agencies including Medicare and Medicaid. Our business office will file claims for most services rendered to a patient and will assist you in any reasonable way to help get your claims paid. It is the patient's responsibility to provide all necessary information before leaving the office. If you have a secondary insurance we will file a claim with them as soon as the primary carrier has paid.

You are responsible for all co-pays, co-insurance and deductibles at the time of service. The contracts that we have with insurance companies do not allow us to waive or write off your co-insurance amounts; we are required to collect such amounts at the time of service. We bill participating insurance companies as a courtesy to you. If we have not received payment from your insurance company within 60 days of the date of service, you may be expected to pay the balance in full. You are responsible for charges not processed by your insurance carrier.

In the event that you have an unpaid balance from your insurance company, you will receive a statement from our office clearly identifying insurance payments and your balance due. Payment in full is expected when you receive your statement. Please contact our Customer Support Department at 704-323-2455 if you wish to set up payment arrangements on your unpaid balances. Partial payments must be approved by the Customer Support Department to keep your account out of collections.

YOU. IMPROVED.

OrthoCarolina

OUR MISSION: *To provide quality care and create a healthier community.* | [ORTHOCAROLINA.COM](https://www.orthocarolina.com)

No Insurance (Self Insured)

Payment is required at the time services are rendered unless other arrangements have been made in advance. Payment plans can be established for the remaining balance ONLY under the discretion of Management.

Medicare

OrthoCarolina participates with and will file claims for Traditional Medicare and Railroad Medicare.

Medicare Advantage Plans

We periodically review plans and make changes whereas participation is concerned. Please contact our Customer Support Department at 704-323-2455 for a current list of accepted plans.

Medicaid

OrthoCarolina accepts North and South Carolina Medicaid. Medicaid co-pays are due at time of service.

Workers Compensation

If you have an accident or are injured in the work place, please contact your employer and notify them of the injury. We will need to receive authorization from your employer before we can process your claims. Please have your assigned case worker contact our Workers Compensation Department at 704-323-2667.

Refunds

It is the policy of OrthoCarolina to refund all credit balances. The refund will be issued no later than 30 business days after it is identified. Payment card transactions will be returned to the original card used to transmit the payment. This includes HSA and FSA payment cards, which may require funds to be utilized within a specified time period; it is the responsibility of the patient to understand their individual HSA and FSA benefits. In the event the payment card refund transaction is rejected, the refund will be issued with a paper check. Refunds associated with payment transactions generating from CareCredit and Curae will be refunded directly to the Financing Company.

Return check fees

A \$25 insufficient funds fee will be added to your account for any returned check. Please note this charge is in addition to fees associated with your banking institution.