



GENERAL,
VASCULAR,
ENDOCRINE
& THORACIC
SURGERY

SPECIALISTS IN
LAPAROSCOPIC
SURGERY

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ABOUT FINANCIAL ARRANGEMENTS AND HEALTH INSURANCE

We are committed to providing you with the best possible care. If you have medical insurance, we will work with you to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payments for services, including co-pays, are due at the time services are rendered, unless payment arrangements have been approved in advance by our staff. We will be happy to help you process your insurance claim form for your reimbursement. Any such request must be accompanied by an assignment of benefits to Montrose Surgical Associates.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. Please realize, however, that:

1. Your insurance is a contract between you and/or your employer and the insurance company. We are not a party to that contract (with a few exceptions, including Medicare, Medicaid, Rocky Mountain HMO and Blue Shield of Colorado). **You are responsible for providing us with current, accurate insurance information in a timely fashion.**
2. Our fees are generally considered to fall within the reasonable and customary range by most insurance companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 50% or 80%) of "U.C.R." ("U.C.R." is defined as "usual, customary, and reasonable" by most insurance companies).
3. **Not all services are a covered benefit in all contracts.** Some insurance companies designate certain services they will not cover. We will gladly call for pre-certifications, but it is important to understand that this does not guarantee coverage or payment. You are responsible for obtaining the necessary referrals and we will assist you with that if necessary.

We emphasize that as health care providers our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE ASK US. We are here to help you. Please keep this information for your future reference.

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