

TWIN CITIES SPINE CENTER

Patient Financial Policy

Understanding our financial policy is an important part of your overall experience with our office. Please read this financial policy carefully and understand that you are required to pay for any services not covered by your insurance company. We are available to answer any questions you may have about this policy.

INSURANCE PARTICIPATION

We are participating providers for most major medical insurance companies and government insurance; however it is your responsibility to verify with your insurance company that we are within their network. We are affiliated with Allina Health and their insurance contracts therefore; we *may* appear under the name Allina Health versus Twin Cities Spine Center. It is also important that you check with your insurance company to see if they require a referral from your primary care provider, or need an authorization to cover your visit with our office. If required, the authorization or referral must be received by our office prior to your visit. Failure to obtain an authorization or referral may result in a delay or rescheduling of your appointment. We accept coverage related to motor vehicle accidents and worker's compensation injuries. Our office will also need a copy of your private insurance for our files. If you do not have insurance coverage, you will be asked to make a down payment at the time of service.

OUR RESPONSIBILITY TO YOU

1. To keep up-to-date records for your insurance coverage.
2. To submit medical claims to your insurance carrier on your behalf.
3. To help you understand the specific details of your insurance coverage and to define any out-of-pocket expenses you may incur from receiving care at Twin Cities Spine Center.

YOUR RESPONSIBILITY TO OUR OFFICE

1. To provide accurate and up-to-date insurance information to our office. Failure to provide us with this information may lead to denial of claims and cause you to be personally responsible for all charges incurred.
2. To be responsible for any out-of-pocket expense that is owed as dictated by your insurance company. We accept cash, check or credit cards. Depending on your insurance coverage this may include any of the following types of payments:
 - a) *“Co-payment”*: Payment that is required at the time of an office visit by which you share the cost of that visit with your insurance company. This is usually a flat fee paid per visit, separate of the total amount of charges incurred.
 - b) *“Co-insurance”*: A payment that shares some of the overall cost of your care with your insurance company. A portion of this amount may be collected prior to processing to cover cost associated with your care.
 - c) *“Deductible”*: This is the amount that is paid out by the patient before any payments are made by the insurance carrier. For example, a \$500 deductible means that the patient is responsible for paying the first \$500 of the charges incurred. Once the deductible is “met: then your insurance carrier will begin covering their portion of the allowed charges. Deductibles can be per individual or per family.

If you have any questions about the above information, please call our Patient Service Representative at 612-775-6194.