

Orthopaedic Knee, Shoulder and Sports Surgery

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Information the Patient Should Know About Our Office

Dr. Michael Heckman is a provider of **some** PPO insurance companies. It is your responsibility to know your policy and contract. Although we are here to assist you as we can, we do not have knowledge on your personal policy and contract.

• If we are Providers...

If we are providers on your insurance, **you, the patient, the parent or guardian (if patient is a minor)**, are responsible for your co-pay, deductible and / or your percentage at the time of the visit. We will file your claim with the carrier.

If Dr. Heckman refers you to another physician it is **your responsibility** to confirm with your carrier that the physician is a provider under your plan. Since there is always a new doctor being approved as a provider or doctors that no longer wants to be providers, we can not keep up with these changes. When contacting your carrier, for your protection, make sure you document the person you spoke with, and ask for a confirmation or authorization number to reference the conversation. This will assist you if the carrier decides to deny coverage.

• If we are Non-Providers....

If we are non- providers under your insurance, that means that you will be seeing the doctor **out-of-network**. Please understand that we will be more than happy to have you as a patient, but your coverage will be different under your plan. For example, if you're current coverage is 90% / 10%, coming to a physician who is a non-provider can change your coverage to a lower reimbursement percentage. **(You must call your carrier to inquire on your out-of-network coverage.)** Therefore, you will be responsible to pay your deductible and / or your percentage under your plan at the time of the visit. **We will file your claim to the insurance company as a courtesy.**

* Patient's with Indemnity Coverage...

You will be responsible to pay your deductible and / or your percentage under your plan at the time of the visit. **We will file your claim to the insurance company as a courtesy.**

*** Self-Pay Patients...**

Self-pay patients do not have any type of insurance coverage and **will be required to pay in full** at the time of the visit.

• Patient's with an HMO Coverage...

Dr. Michael Heckman is a provider for some HMO plans. It will be your responsibility to make sure that we have received the referral form that will give us authorization to see you. Otherwise, you will be solely responsible on the day of service for all charges.

• Notice of Billing Statements...

Billing statements are sent out every **other** month. But you, the patient are still responsible to keep up with your account. It is up to you to know what your insurance has paid or not paid. **Ultimately, the balance is your responsibility.**

****Please be aware that we accept checks, cash, Visa and Mastercard.****

****There will be a \$25.00 return check fee.****

We appreciate your cooperation. If you have any questions please do not hesitate to ask.