

FINANCIAL AGREEMENT FOR SURGICAL PATIENTS

Name: _____ Date: _____

Like most gynecologists we charge a package fee for surgery and post-operative care. This fee includes:

- 1) *Performance of the surgical procedure and post-operative visits in the hospital.*
- 2) *Office visits for post-operative care dating from your hospital discharge through eight weeks after surgery. You will be charged separately for visits and services after eight weeks.*
- 3) *Laboratory work performed in the office (fingerstick hemoglobin and dipstick urinalysis). You will be billed separately for any other lab work.*

This basic fee does not include hospital charges, anesthesiologist's charges, a surgical assistant's fee, medical consultant's fee (should one be needed), or charges for extra non-covered procedures as explained below.

Surgical Assistants:

Depending on the complexity of the procedure, an assistant to the surgeon may or may not be needed. You should be aware that hospital by-laws require an assistant on many major medical procedures.

Patients With Insurance:

It is unusual for any insurance company to pay 100% of all charges and you are expected to pay the difference between the insurance company's payment and the allowable charge; it could be a very small fixed co-payment or a larger combination of deductible and co-payment of as much as 20- 25%. We can help estimate what this figure will be so you can arrange structured payments at your post-operative visits. Once the insurance company has paid its portion you will be billed for any remainder, or if the payment is larger than expected, you will receive a refund.

Remember that the agreement you have with your insurance company is your responsibility to understand and work out, and that the doctor cannot change the terms of your contract. The final obligation for the bill is therefore yours and not the insurance company's. If for any reason the insurance company fails to pay (if they determine you were ineligible for coverage or they withdraw certification of medical necessity for the procedure, just to name two examples) or they pay less than anticipated, we are sorry, but you are still expected to pay the bill. After any payment from the insurance company is received, or within three months after surgery (whichever is sooner), you will be billed and expected to pay the balance. Any accounts not settled by three months from the date of surgery will have help enlisted for collection by either a professional agency or attorney.

Patients Without Insurance:

If you have no insurance benefits you are expected to pay at least half of the estimated surgical fee before surgery and to pay the remainder of the actual fee within three months after surgery. You can divide the fee into equal monthly portions to meet this schedule, if desired, and we can accept payment by MasterCard or VISA.

