



Knee Specialists

Reflex Financial Policy

Bills from Reflex will show up as “Integrated Joint Specialists”, which is our legal company name.

We accept payment by check, Visa and MasterCard (no cash). We will add a \$25.00 charge to your account for returned checks. Our Reflex Team will assist you if you need to set up a payment plan.

We reserve the right to send all accounts with balances over 90 days old to an outside collection agency. All accounts sent to collections may be charged a 15% processing fee. You may be responsible for all reasonable collections and attorney costs incurred.

Insurance

Please note that you, the patient, have a contract with your insurance carrier. It is the patient’s responsibility to verify coverage for specialist services prior to being seen at our office. We do not guarantee that your insurance will cover our services. As a courtesy to our patients, we will bill your primary, secondary and tertiary insurance carriers based on information you provide on your patient registration forms. It is the patient’s responsibility to notify the clinic of any changes in your insurance coverage. We are required by the insurance carriers to verify your coverage at the time of service. Please bring your insurance card to every visit.

Co-payments are due at the time of service. We will bill you for deductibles and co-insurance balances when we receive an Explanation of Benefits (“EOB”) from your insurance. If your insurance has not paid within 30 days, we reserve the right to make it your responsibility to follow up with them.

Cancellations

Out of respect for other patients, patients arriving 10 minutes late to an appointment will be asked to reschedule. If you need to cancel or reschedule your appointment, we ask that you do so 2 business days in advance so we have time to make appropriate adjustments to the schedule. Patients who do not cancel or reschedule appointments at least 1 business day in advance (e.g. 2pm Monday appointments need to be rescheduled before 2pm on Friday) will have a \$50 fee added to their patient account. Exceptions can be made for emergencies at our discretion. To ensure that we won’t have to reschedule any of your appointments, feel free to come in early and enjoy a cup of tea or coffee with our concierge.

Collection Status Patients

If your account is in a collection status, we will require \$100.00 at each office visit which will be applied to your account balance. We reserve the right to discharge from our practice any patients with delinquent accounts.

The “Reflex Discount Program”- Special Rates for Patients without Insurance Coverage

Reflex has developed a special discounted fee structure for patients who have no medical insurance and pay out of pocket. Our professional staff is available to assist with the process from your initial phone call or email through the final steps of your care. We will work with you along the way, to ensure that you are always aware of the costs of your treatment plan – prior to consenting to that plan.

Agreement to Financial Terms:

I agree that if my insurance carrier denies payment of claims for any reason, I will be financially responsible for any charges incurred during my care.

I have read and understand the terms of this financial policy. I agree to comply with the terms set forth in this policy for services rendered by Integrated Joint Specialists dba Reflex.

Patient Signature

Date