

**Surgery Cancellation or Rescheduling Fees:** If the patient decides to cancel or reschedule a surgery within 14 days of the surgery date, \$1,000 of the initial payment will be non-refundable or transferable.

**Patient Statements following surgery:** Patient statements are sent monthly outlining activity since the last statement. If there are any questions on your account or insurance related issues, contact Doug North at 408-356-4959 ext# 200. Our business manager is always available to assist you with other questions as well.

**Blue Shield and Blue Cross Insurance:** If the patient's insurance carrier is Blue Shield or Blue Cross/Blue Shield or Blue Cross of California, the patient will be asked to pre-pay 100% of the cost of surgery upfront. We do this because these insurance companies may send all insurance payments to the patient and will not send checks to our office nor will they communicate with our office regarding the claim. If this is the patient's insurance provider, the patient will be asked to sign a Blue Shield Waiver and will be advised to forward all **Explanation of Benefits (EOBs)** to our office. The funds will be applied to the account balance. Any funds that we might receive will be applied to the account balance.

**Early Second Look Laparoscopy (ESLL):** For some patients with extensive scar tissue (adhesions), Dr. Cook may recommend a second surgery one week after the main surgery is performed. If this possibility has been discussed; there are additional charges from our office and other parties for this second surgery that are not included in the cost of the first surgery.

**Bowel Resection:** If the patient has consented to have a bowel resection performed in surgery; the procedure will be performed by another surgeon who will bill the insurance company directly for his services. The surgeon will then send a bill to the patient for the co-pay amount. Dr. Cook will assist the general surgeon on the procedures.

If you would like more information for any of these terms, please call either Michelle (408-358-2511) or Doug at North Medical Billing Service (408-356-4959). We are here to assist, educate and inform you in any way that we can.



**Usual and Customary (“U/C”) or Allowable Amount:** These are terms insurance companies use to determine the amount they will reimburse for a medical procedure to an out-of-network provider. Each insurance company has already predetermined the amount of money they will reimburse for a medical procedure. The allowable amount may be less than what is the average amount charged for the area.

**Anticipated Insurance Benefit:** This is our good faith estimate of what we anticipate, based on our average past experience; of what your insurance company may pay towards the estimated procedures outlined for surgery. Actual reimbursement may vary from case to case. This estimated amount is not a guarantee of insurance reimbursement. We strongly encourage patients to contact their insurance company and review their plans benefits and coverage. Ask for the U/C or allowable fee schedule to have a better understanding of the out-of-pocket expenses.

**Policy of Adjustment for Multiple Procedures:** Vital Health follows the guidelines outlined by the medical billing industry when adjusting the total cost of the surgery.

**Estimated Cost of Surgery:** Vital Health provides an estimated surgery cost ahead of time which is based on the *anticipated* procedures and the complexity of the case to be performed. This cost has already had the “Adjustment for Multiple Procedures” applied. This will become the cost for the patient if the procedures do not change. The total cost of the surgery will adjust based on the actual procedures (more or less procedures) performed and the complexity of the case in the operating room.

**Assistant Surgeon Fees:** For most major surgery cases, Dr. Cook works with an assistant surgeon. The assistant surgeon is an out-of-network provider. Vital Health collects for the assistant surgeon’s service.

**Actual Cost of Surgery:** The actual cost of surgery is the total cost of each actual procedure performed in the operating room with no adjustments. This is the dollar amount that is submitted to the insurance company.

The **Out-of-Pocket Maximum** dollar amount is set for your benefit and will cap your responsibility if your insurance company were to pay less than expected or if costs rise due to additional procedures or complexity of the case. **The balance due is the actual cost of surgery; minus any insurance payment or funds that the insurance company applies to the deductible.** Vital Health will write off any balance due for surgery procedures in excess of the out-of-pocket maximum. The out-of-pocket maximum guarantee is valid for 5 (five) months following the date of your surgery.

**Other Costs Associated with Surgery:**

1. **Surgical Team:** Your surgical team may include 1) Hospital, 2) Anesthesiologist, and 3) Pathologist. Please contact these parties in advance of the surgery date to understand what your financial obligations may be.
2. **Pre-Op Visits:** There are costs associated with the pre-op office visits and any supplies we might provide prior to surgery. Cash option and Blue Shield insurance patients will be asked to pay in full on the day of service.
3. **Medications:** You should expect to purchase medications and some over-the-counter products prior to surgery
4. **Additional Testing:** Our office may recommend additional testing be done prior to surgery.

**How is the balance of my surgery cost paid?** It is the patient’s responsibility to have the account paid within 90 days of surgery to avoid finance charges (1.5% monthly or a flat \$10 fee; whichever is greater). It is important to stay in touch with the insurance company to encourage them to process the claim quickly and make payment within the 90 days to decrease the amount you will need to handle. Vital Health will write off fees to satisfy the guaranteed out-of-pocket maximum for accounts paid within the 90 day window. The out-of-pocket maximum guarantee is valid for 5 (five) months.

**Initial Surgery Prepayment:** Prior to surgery a financial consult will be scheduled to discuss many of the principles discussed in this handout. We will let you know how much Vital Health will ask the patient to pay in advance to hold the surgery date. The initial surgery payment is a percentage of what the out-of-pocket expense will be for the surgery procedures.