

### **Insurance & Billing**

The surgical billing process is broken up into several areas. You or your Insurance carrier may receive payment requests from any of the following service providers:

- Surgery Center of Wasilla for the Facility Fee
- Anesthesia Care Associates for the Anesthesia Fee
- Your Surgeon Office Service Fee for performing your surgery
- Pathology/Laboratory for specimens sent out after surgery

## If I have a question about my bill or how much my procedure at Surgery Center of Wasilla will be, who should I talk to?

Please call (907)631-3578

#### How do you determine patient portion costs?

Surgery Center of Wasilla is contracted with several insurance companies. These contracts specify how much money your insurance will allow as payable for a procedure. We will assess the insurance contract and your plan benefits to estimate patient portion.

# When will I be expected to pay the amount that is my responsibility?

You are expected to pay at least part of patient portion on the date of surgery. If you will not be able to make the payment at that time, please contact the financial counselor at (907)631-3578 BEFORE the date of your surgery to discuss your options and to set up a payment plan.

### Why am I asked to pay on the day of service?

In keeping with the terms of your agreement with your insurance company, as well as the agreement between the insurance company and Surgery Center of Wasilla, it is our practice that you pay at least part of the facility fee on the date of service.

Surgery Center of Wasilla does their best to provide you with an estimated facility fee before you receive services. This gives you the opportunity to understand how your health insurance will be applied to the services you receive at Surgery Center of Wasilla.

#### What is a "co-payment"?

A co-payment (often called "co-pay") is a set fee that the insured person pays to providers at the time of service. Co-pays are applied to emergency room visits, hospital admissions, outpatient surgeries, office visits, etc.

#### What is a "deductible"?

Deductibles are provisions that require the insured person to pay a specified amount before insurance benefits are provided. For example, if your policy has a \$500 deductible, you must accumulate and pay \$500 out-of-pocket before your insurance will begin paying a percentage of service charges. Once you have accumulated and paid your \$500 deductible to your medical providers, your insurance plan will start paying a percentage of future medical bills. You are thereafter responsible for your coinsurance. Deductibles typically re-set annually.

#### What is "co-insurance"?

Co-insurance is a form of cost sharing. After your deductible has been met, your insurance plan will begin paying a percentage of your bill. After your insurance has processed the claim and paid the percentage determined by your plan benefits, you will owe the remaining percentage, or "co-insurance."

#### Self-Pay Services

If you are paying for all services or any services that are not covered by your insurance, we will require payment in full prior to your procedure. We will contact you prior to your procedure to inform you of the facility fee. Feel free to contact the business office at any time at (907) 631-3578.

### What do the terms "in-network" and "out-of-network" mean?

If you have selected a PPO plan, you will have both in and out of network coverage. Healthcare providers that participate in your health plan are often referred to as "in-network," and providers that do NOT participate in your health plan may be referred to as "out-of-network."

# Will Surgery Center of Wasilla submit claims to my primary and secondary insurance?

As a courtesy to our patients, we submit claims to your primary and secondary insurance companies. We will do everything we can to advance your claim, and will contact you if we need your involvement in the process.

### What is an "Explanation of Benefits" (EOB)?

An EOB, or Explanation of Benefits, is a letter from your insurance company that provides information about how insurance processed your claim. If you have any questions about your EOB, please call Surgery Center of Wasilla.

# How and where can I pay my bill? What forms of payment are accepted?

You can pay:

- By telephone with a credit or debit card by calling Surgery Center of Wasilla
- By mail by sending your billing statement and payment (by check, credit or debit card) to Surgery Center of Wasilla, 3190 E Meridian Park Loop Ste.111, Wasilla, AK 99654
- In person at Surgery Center of Wasilla (by cash, check, credit or debit card)
- OR by going to our website <u>www.Surgerycenterofwasilla.com</u>

This information is based upon both our concern for patients' best interests and our need to make sound business decisions. First, we consider our relationships with our patients to be the highest priority. We endeavor to give our patients assurances about the amount they will owe when they come for service at our surgery center. Navigating the insurance process is daunting and confusing, and we are committed to helping our patients avoid the stress of these unknowns.

Additionally, we understand that when patients are billed for medical care <u>after</u> they receive service, they are 50% less likely to pay their responsibility. Therefore, we offer incentives for the patient to pay before, or on, the date the patient receives service, which increases the likelihood of receiving payment and reduces the overall cost of health care by eliminating the need for collections and follow-up with the patient.

We are happy to answer any questions you may have. Please call the Surgery Center of Wasilla (907)631-3578.



#### For Anesthesia Questions/Concerns Once You are Home

#### Weekdays (Monday-Friday 8:00am-4:00pm)

- 1) Call Anesthesia Care Associates at 290-5784 for general question, or email us at <a href="mailto:support@acaofalaska.com">support@acaofalaska.com</a>.
  - 2) Visit our website to make payments www.acaofalaska.com
- 3) If you are having a Medical Emergency, please call **911** or go to your Local Hospital

### For Anesthesia Billing Questions (Monday- Friday)

Please call: 503-372-2740 and ask for Anesthesia Care Associates