

Understanding Your Insurance and Billing

Payments at Your Visit:

At the time of service you will be responsible to pay your co-payment, co-insurance and/or deductible. We will work with you to help you understand your financial responsibilities. If you have balances due from prior dates of service, arrangements for payment will be discussed with our patient account representative.

Authorization for Your Surgery:

Surgery Scheduling Department

651-259-4554 M-F 8 am-5 pm

Once you decide to schedule a procedure or surgery, our surgery scheduling department will request an authorization or precertification from your insurance company. If the authorization or precertification is denied by your insurance company you may still choose to have the services. We will work with you on an acceptable payment plan.

After we receive a prior authorization from your insurance company for your procedure or surgery, our patient account representative will assist you by determining the estimated costs. This will include the estimated cost of the procedure, the estimated amount insurance will cover and the amount of patient responsibility. Patient responsibility amounts may include co-insurance, deductibles and non-covered services or other ancillary items purchased such as bracing. We want you to understand the estimated costs so you can make an informed decision about your treatment.

Financial Responsibility:

651-430-9884 M-F 8 am-5 pm

Our Patient Account Representative will work with you to help you understand your financial responsibility for your care. We will prepare an estimate for your surgical procedures and assist you in a plan for your payment. We offer a convenient and secure online bill pay option as well. Just go to our website at www.MidwestSpineInstitute.com and click on 'online bill pay' at the top of the page.

Billing Statement:

651-430-9884 M-F 8 am-5 pm

Understanding your billing statement can be a challenge. If you would like assistance please contact our billing office.

Important Billing Information when you have Surgery:

If you have surgery you will receive a billing statement from our office, Midwest Spine Institute, for the Surgeon and Physician Assistant fees. You may also receive bills from other groups depending on your procedure. Some of those may include:

- Hospital or Surgery Center
- Radiology group
- Anesthesia group
- Neuro-monitoring group
- Pathology group