



MICHIGAN HAND CENTER

Center of excellence in hand and arm surgery, therapy and research

FINANCIAL POLICY

Welcome to Michigan Hand Center! We are committed to providing you with high quality healthcare services. To maintain that commitment it is important that we adhere to the financial policies described below.

Participating Insurance Companies

We are pleased to participate with the following insurance companies:

Aetna
ASR Physician's Care
Automobile Insurance
Blue Care Network
Grand Valley Health Plan
Medicare

Cofinity (PPOM)
Priority Health
Priority Health Medicare Advantage
United Healthcare
Worker's Compensation
Blue Cross/Blue Shield

For your convenience, we will submit a claim to your insurance company for your services. According to our contract, we must collect your copayment at the time of your visit. Please be ready to pay. We accept cash, checks, American Express, Visa, MasterCard, Discover and debit cards. As a reminder, please bring your insurance card with you to your appointment. If you are a member of an HMO, PPO or POS plan, please have your visit authorized by your primary care provider.

Automobile Insurance

If your appointment is for the treatment of an automobile-related injury, please bring the following information with you to your appointment:

Insurance Carrier Name and Address
Claim representative name and phone number
Date of the accident

Please let us know if we should bill your automobile insurance as a primary or secondary insurance. If your automobile insurance company does not pay for your services, the bill will be your responsibility to pay.

Worker's Compensation Insurance

For treatment of a work-related injury or condition, the following information is required:

Worker's Compensation Insurance Carrier Name and Address
Claim representative name and phone number
Claim Number
Date of the injury
Authorization from the insurance carrier

Please call our office with this information before your first workers compensation appointment.
We must verify coverage before you can seen.

We will submit claims to the insurance carrier for your convenience. Should the insurance carrier not pay for your services, you will be responsible for payment.

Non-Participating Insurance

Michigan Hand Center does not participate with insurance companies that are not listed. Therefore, payment for your services is expected at the time of your visit. We accept cash, checks, American Express, Visa, MasterCard, Discover and debit cards. For your convenience, we will submit a claim for your services to your insurance company and direct them to reimburse you directly. Should you have any questions about your benefits, please contact your insurance company.

Returned Checks

Any check that is returned for insufficient funds will be subject to a \$25.00 fee.

Surgery

If surgery for your condition is needed, you will meet with a patient financial representative who will explain your financial liability to you. For your convenience, should insurance not cover your surgery, payment arrangements can be made.

Therapy Services

Many insurance plans have specific restrictions for therapy coverage. Please contact your insurance carrier to determine what your policy covers for your condition. Please note that our therapy department does not participate with Blue Care Network.

Collections

Should it be necessary to send your account to collections for non-payment on your part, we may charge you for this cost. To avoid this, please pay all your copayments and deductibles at the time of your visit.

Cancelled Appointments

If you find it necessary to cancel your appointment, please contact us as soon as possible. A 24 hour notice is required so that we may use your appointment to care for another patient. A less than 24 hour notice will be subject to a \$25 fee.

Statement Fees

If you request that we bill you for your copayment, we may charge you a fee of \$10 to send you a statement. To avoid this cost, please pay your copayment at the time of your visit.

If you have questions about our financial policy, please contact our office at 616.957.4263.