



# Financial Policy

9828 E. Shannon Woods Street,  
Suite 100  
Wichita, KS 67226  
(316) 631-1600  
[www.aoortho.com](http://www.aoortho.com)  
Billing Dept: (316) 631-1699

Here are some commonly asked payment policy questions. If you need further information, please ask to speak with a billing specialist or call (316) 631-1699.

## **How May I Pay?**

We accept cash, checks, bank debit cards, MasterCard, or Visa.

You may mail payment, pay at your appointment, put a credit card on file, or pay online using the link on our website home page.

## **What Should I Bring To My Office Visit?**

Please bring your insurance card and a form of ID to your office visits. You should check your insurance for co-pay, authorization, referral or other requirements. If you were injured at work, you will need prior authorization from your employer for a work comp claim to be filed. Referrals and authorizations may be faxed to (316) 631-1617.

## **Do I Need a Referral?**

HMO's and some plans require a referral authorization from your primary care physician. If we have not received your referral, please call your primary physician to obtain it. If you are unable to obtain the referral at the time of your visit, please reschedule the appointment or sign a waiver and personally pay for the visit.

## **What Insurances Do You Accept?**

We accept Blue Cross, Medicare, Workers Compensation, and many other insurance networks. Please speak with your insurance if you are not sure. If we are not in your insurance network, you may have higher out-of-pocket costs.

## **What about Co-Pays and Deductibles?**

Co-pays must be paid at time of service or your visit will be rescheduled. If you have a High Deductible Health Plan (HDHP) and you have not met your deductible, payment is due at your visit (estimated at \$150 for new patients and \$75 for established patients). For surgery visits payment is due at the time of scheduling. If we estimate your payment due, any remaining balance will be billed or overpayment refunded.

## **What is My Financial Responsibility for Services?**

Your bill might include office visits, x-rays, surgeon fees, assistant surgeon fees (physician assistant), DME, orthotics, casting, or other charges. Your financial responsibility depends on a variety of factors, including what type of insurance you have. We are willing to make payment arrangements. Failure to honor your payment arrangement will make your balance immediately due in full. Returned checks may be subject to additional fees. Payment is due even if you are in litigation. Legal and other special services have a separate fee schedule. All forms prepared at your request are \$20.

## **How is My Insurance Filed?**

We file your insurance based on the information you give us. Please give us full and accurate information. The best way to maximize your insurance benefit is to stay involved. Please call your insurance company if your bill is not paid promptly. By Kansas law, insurance claims should be paid within 30 days (KSA 40-2442). Failure to follow-up or respond to your insurance company requests for additional information will result in the balance becoming your responsibility.

## **What if My Child Needs to See the Physician?**

A parent or legal guardian must accompany patients who are minors on the patient's first visit. This accompanying adult is responsible for payment on the account.

## **What if I Don't Have Any Insurance?**

Payment is due at time of service. You must pay a minimum of \$150 at your first visit. You will be billed for any balance due or refunded any overpayment. Surgery patients must make a down payment and sign a Payment Agreement when surgery is scheduled. Please note that we follow EMTALA guidelines for emergent patients referred thru the ER.

## **What if I need help understanding my AOA bill?**

We are here to help! Our billing staff is happy to meet with you at the end of your appointment. You may also call our billing office at 316-631-1699.