

**IMPORTANT PATIENT NOTICE****Change in Financial Policy: Deductibles, co-pays, and outstanding balances due at time of service or appointments for some services.**

Beginning October 1, 2014, patients will be asked to pay their responsibility of charges and outstanding account balances at the time of their appointment for identified services such as diagnostic, surgical and other procedures.

Your responsibility of charges may include deductibles, co-pays, co-insurance, and out-of-pocket expenses as determined by the information provided by your health insurance carrier.

Most importantly, this change will give you, as a patient, the opportunity to better understand your health care costs and to make appropriate decisions up front to fit your financial situation. The following is what you can expect:

- **Prior to your services, Rockford Orthopedic will verify your benefits with your insurance carrier and provide an estimate of your deductible, co-insurance, co-pays, out-of-pocket expenses, and outstanding patient balances for such services as diagnostic, surgical, and other procedures.**
- **Financial Counselors are available to review your estimate, discuss payment options, and answer any questions you may have regarding payment requirements.**
- **Payment can be made by cash, check, VISA, Mastercard, Discover, bank debit card or through the terms defined by a payment plan agreement made with a Financial Counselor.**

The collection of charges at time of service for which you are responsible for payment is a necessary change that will help Rockford Orthopedic and Crystal Lake Orthopedics control costs associated with delivering service in a changing health care environment.

We appreciate the opportunity to serve your health care needs and hope that you will find value in having a better understanding of your financial responsibility prior to receiving services. To speak to a Financial Counselor, please contact us at 815-484-6991.