

## **Riverwalk Surgery Center** **Insurance and Billing Information**

**Health Care Insurance has become very complex and confusing. This information is to inform you of Riverwalk Surgery Center's billing procedures. Frequently the Law dictates many of our procedures.**

Please be aware that there will be **three different bills** generated as a result of your surgery. This is often true, regardless of where you have your surgery performed. All are billed separately and independently of each other.

The three bills are as follows:

- **Riverwalk Surgery Center's** bill – This is for the use of the facility, staff and supplies.
- Your **Surgeon's** bill – This is the surgeon's fee for performing your surgery.
- The **Anesthesiology** bill – This is the anesthesiologist's fee for administering your anesthesia. Any questions regarding anesthesia can be directed to Florida Gulf to Bay Anesthesia. The billing office **Toll-Free** number in Tampa is **(866-895-3444)**.
- **BCBS of Florida ONLY:** If there is an implant used for your procedure today, you MAY receive an additional bill for your portion of that cost from IPG (Implantable Provider Group) Any questions should be directed to **(866-753-1146)**

Prior to surgery Riverwalk Surgery Center will call your insurance company and verify your coverage. They advise us of benefits and payment and also any patient deductibles and/or co-payments. Prior to your surgery, we will share this information with you. If you have a co pay or deductible, it will be due at the time of your surgery appointment.

Unfortunately the insurance companies always state a disclaimer, saying that benefits are not completely determined until they receive and review a bill. We simply have no control over this matter. We can only advise you as to what they tell us on the day of the call.

- Your insurance company determines payments.
- Deductibles will be collected at the time of service, unless other arrangements have been made in advance.
- The insurance company will send an explanation of benefits along with our check or Direct Deposit EOB.
- This explanation quotes what amount is due from you, the patient.
- We in turn, will bill you for this amount.
- We do expect payment in full once the bill is received.
- If you have Medicare as a Secondary Insurance, there may be times that your Primary Insurance will deny payment for one or more procedures, forcing **Medicare to become Primary coverage for these procedures**. Please be aware that in this scenario, **you will have a 20% Co-pay responsibility**. Please ask to speak to our insurance specialist if you need any further assistance.
- Please be assured that if you make an overpayment on your account, it will be promptly refunded to you.

Please do not hesitate to contact our business office with any questions or comments you may have.

We can be reached at **489-4909**.

Our billing department can be reached at **481-1212**.

Thank you, Riverwalk Surgery Center Business Office Staff