

ROSWELL SURGERY CENTER

Insurance Information

We know that health care insurance can be confusing. Please take a brief moment to review this page to help you understand some key points about your insurance as it relates to your procedure at Roswell Surgery Center.

- Roswell SC will give you an **estimate** of your portion of the cost of your procedure. This **estimate** is based on the procedure(s) your physician has scheduled and the type of insurance plan you have.
- It is important to know that this is only an **estimate**. Sometimes things change and additional or sometimes less procedures may be performed than was known when the surgeon scheduled your procedure. These changes can affect your final financial responsibility to Roswell SC, either more or less.
- We expect payment prior to your surgery. Payments include your co-pays, coinsurance and any deductible amounts that are due.
- A **copay** is a form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received. The insurer is responsible for the rest of the reimbursement. There may be separate copayments for different services. Some plans require that a deductible first be met for some specific services before a copayment applies.
- A **deductible** is a fixed dollar amount during the benefit period (usually a year) that an insured person pays before the insurer starts to make payments for covered medical services. Plans may have both per individual and family deductibles. Some plans may have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission. Deductibles may differ if services are received from an approved provider or if received from providers not on the approved list.
- **Coinsurance** is a form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid. Once any deductible amount and coinsurance are paid, the insurer is responsible for the rest of the reimbursement for covered benefits up to allowed charges: the individual could also be responsible for any charges in excess of what the insurer determines to be "usual, customary and reasonable". Coinsurance rates may differ if services are received from an approved provider (i.e., a provider with whom the insurer has a contract or an agreement specifying payment levels and other contract requirements) or if received by providers not on the approved list. In addition to overall coinsurance rates, rates may also differ for different types of services.



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Billing Information

Because there are several healthcare practitioners who are providing a service to you, there will be separate bills generated from each of these providers; therefore, you can plan to expect bills from multiple providers for one procedure at our Surgery Center.

- Our bill is from Roswell Surgery Center, which is the facility fee.
- You will also receive a bill from your physician and from your anesthesia provider. **The anesthesia providers at Roswell Surgery Center are from Emory Specialty Associates. Emory Specialty Associates is a separate business from Roswell Surgery Center.**
- Your Doctor's Office will generate a bill that will come from **Resurgens Orthopaedics. Resurgens Orthopaedics is also a separate business from Roswell Surgery Center.**
- Roswell Surgery Center will bill your procedure to your insurance company for their portion, and to a second insurance provider, if you have one.
- Additionally, in certain cases, you may receive a bill regarding durable medical equipment. Durable medical equipment, such as braces, slings, or specialized shoes may be ordered by your surgeon for your procedure or recovery.
- The use of Implants or Pain Block/Pain Pump may result in an additional bill per your insurance policy guidelines.
- In the end, you are responsible for the charges associated with your procedure.
- If after the surgery, we discover that you have over paid us, we will issue you a refund.

Please refer to our Financial Policy for additional information. We are always here to help you in any way if you have questions or any kinds of financial concerns. Please call us at (770) 772-5520.

