



SOS FINANCIAL POLICY

It is the patient's responsibility to ensure that we participate with their insurance carrier and provide a referral from their Primary Care Provider (PCP) prior to an appointment. Since each insurance carrier has multiple plans that can vary with employer group contracts, we cannot always tell you in advance whether your charges will be covered. Any remaining balance is the patient's responsibility.

You must present your insurance card(s) at **each visit**. **Your co-pay is due at time of service**. We accept cash, checks, money orders, Master Card, Visa and American Express. Please verify your address, phone and insurance are up to date. There is a \$25 fee for returned checks.

MINOR PATIENTS (UNDER AGE 18)

The parent(s), guardian(s), or adult accompanying a minor is responsible for providing current insurance information for the minor and /or payment of co-pay due at time of service. SOS will not get involved in any child custody and /or divorce decrees.

REFERRALS

If the patient's PCP refers them to SOS and their insurance plan requires a referral, it is the patient's responsibility to be sure their PCP has called the referral in to the insurance carrier. SOS is responsible for obtaining referrals for services that we request at SOS (e.g. MRI's).

SELF-PAY PATIENTS

Self-Pay patients are required to pay a down payment of \$186 at their first appointment. The patient is required to sign a payment plan for any balance over the \$186. We have standard payment guidelines that will be reviewed with you if you have no insurance or a balance due after your insurance pays.

MEDICARE ADVANTAGE PLANS

Please notify Medicare that you have chosen an Advantage Plan. The Advantage Plan card you receive will be used for billing purposes. Your Medicare card will not be used for billing while you are on an Advantage Plan. Be prepared with your Advantage Plan card and your Medicare card at the time of your appointment. If you terminate your Advantage Plan, your Medicare card may become your primary insurance carrier again. It is your responsibility to understand your Advantage Plan policy and what it covers. Co-pays are due at time of service.

WORKER'S COMPENSATION

The patient's employer must file an injury report before an injury can be billed to Worker's Compensation. It is the patient's responsibility to request this report. SOS requires the compensation insurance carrier, their address, date of accident, WCB number and all claim numbers. The patient is responsible for payment of services until SOS receives this information. Bring your job description from your employer and what limited duty they have available for you.

On December 1, 2010, New York State implemented new Workers Compensation Medical Treatment Guidelines for all patients that are treating for injuries to these 4 body parts: NECK, MID-LOW BACK, SHOULDER and KNEE. Some injuries may need to be seen more frequently and others may only need to be seen every 90 days. In regard to your disability status, our physicians will continue to provide an accurate degree of disability for you.

NYS NO-FAULT

SOS requires the no fault insurance carrier, their address, date of the accident, all claim numbers and the claim adjuster's name and phone number. You will be asked to sign an NF-3 application for no-fault benefits at your first appointment. We bill no fault as a courtesy to you. You will receive a monthly statement on these charges until the no fault carrier pays your claims. It is the patient's responsibility to contact the insurance carrier if payments are delayed.

LIABILITY

If your injury is due to someone else's negligence your private insurance, no-fault or worker's comp will not be billed. We will bill liability as a courtesy to you. SOS must have the insurance carrier, their address, phone number, contact person and any claim numbers. You will be responsible for following up on any outstanding balances with the third party. If a delay in payments occurs, monthly payment arrangements must be set up to keep your account in an active status. Any self-pay overpayments after the liability insurance carrier pays will be refunded to you.

SCHOOL INJURY INSURANCE

For students injured at a school function, your private insurance will be billed first and the school's insurance secondary. Please provide contact information for the school, their insurance company, and the injury claim number(s). The student is responsible for communication with the school insurance if payment is delayed.

INSURANCE QUESTIONNAIRES

Your insurance carrier may require you to fill out an injury detail questionnaire regarding your injury. Your insurance carrier will not pay your claims until they receive this information. We will bill you for any rejected charges by your insurance carrier for this reason. It is your responsibility to make sure your insurance carrier pays your claims.

STATEMENTS

You will receive a statement for any balance due after your insurance carrier pays. We will gladly set up a payment schedule for you, however if 2 payments are missed, your account will immediately go to collection with a \$25 penalty.

INDIAN HEALTH INSURANCE

If your Insurance carrier requires a referral before seeing an SOS specialist, it is the patient's responsibility to bring the referral to the appointment. If a referral is not received, you will be billed for any balance.

NURSING HOME PATIENTS

All new patients living in a nursing home must provide the front desk a face sheet from the nursing home. The face sheet has the patient's name, address, birth date, and medical insurance.

DISABILITY FORMS

A fee of \$10/form is due at the time of submission to SOS. Allow 10 business days for completion.

WORKER'S COMPENSATION DEPARTMENT: (315) 251-3155 BILLING DEPT: (315) 251-3140

SOS No Show Policy

If you are unable to keep your appointment you must call at least 48 hours prior to your appointment. In the event of an emergency and you cannot cancel we will excuse your absence. Multiple no shows will lead to dismissal from SOS. Please update your home, work, and mobile phone numbers and your current mailing address. These are our methods of contacting patients for appointment reminders.

THANK YOU FOR YOUR COOPERATION AND FOR CHOOSING SOS!