

Attachment 3



SPECIALTY

SURGICAL CENTER

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Office Policies

Introduction to New Health Insurance Policies

Due to the rising cost of health insurance, health plans are currently offering many new policies to make health insurance rates more affordable for employers and employees. These insurance policies require patients to contribute more to the cost of their care through higher co-payments and larger annual deductible amounts before insurance coverage takes over. These fees are independent of your health insurance premiums.

Cost Sharing Arrangements

Co-Payment is a specific amount a patient pays for a special service, such as \$50 for an emergency room visit. The member is usually responsible for payment at the time services are rendered.

Co-Insurance is usually a percentage of health care expenses for which the patient has a financial responsibility. For example, your health insurance plan may cover 80 percent of the cost of health care services and require you to pay the remaining 20 percent. Deductibles are annual expenses a patient

Specialty Surgical Center

at Brighton Way

9675 Brighton Way
Suite 100

Beverly Hills, CA 90210

Specialty Surgical Center

at Wilshire Boulevard

8670 Wilshire Blvd
Suite 300

Beverly Hills, CA 90211



pays before a health plan begins to reimburse providers. For example, each year you may be responsible for paying the first \$1,000 of your health care expense provided to you or a family member before your health plan coverage begins.

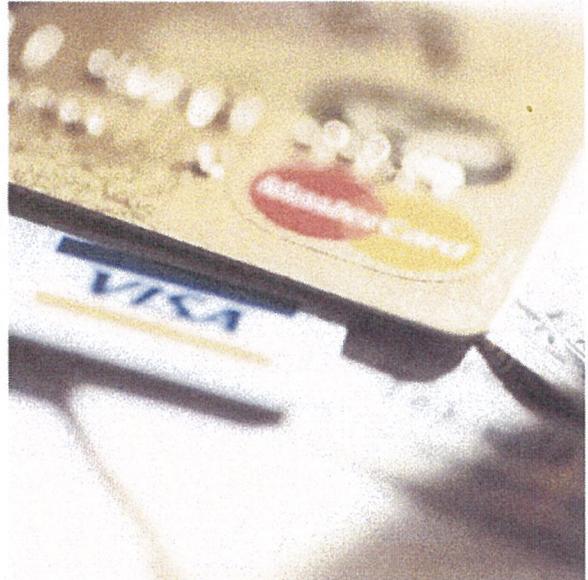
Non-Covered Services are health care services that are not included under the terms of a patient's health insurance policy, but are determined to be medically necessary and are the financial responsibility of the patient.

When should I be prepared to pay?

It is your responsibility to know if your insurance requires referrals, co-pays, has deductibles or co-insurance cost. Co-Payments are expected at time of service. These amounts should be clearly visible on your health insurance card. Deductibles and Co-Insurance amounts, when advised, will also be collected at time of service. We at SSC accept the following payment methods:

- Cash
- Checks
- Money orders
- Visa/MasterCard

If you need assistance paying your bill, we will provide you with a person to contact to help make payment arrangements.



Why may I receive a bill from more than one source?

When a physician performs a procedure, there are separate and independent provider costs for that procedure. These may include:

- The Physician Fee
- The Facility Fee
- The Pathology Fee
- The Anesthesiologist Fee

Whom to contact if I have a question regarding my insurance?

If you wish to contact your insurance carrier directly, please refer to the telephone number on the back of your health insurance card. Specialty Surgical Center will help you in any way that we can in providing you with the information.

Insurance Questions?

Please feel free to contact our **Insurance Verification Department at 401.421.8800 [ROGER]** with any questions.

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