

### General Credit Policy

Welcome to MultiCare Cascade Surgical Center. Our goal is to provide you the highest quality medical care in the most professional manner possible. The following is our policy regarding financial arrangements.

MultiCare Cascade Surgical Center will bill your insurance company. We ask that you present your identification card and sign any necessary forms. As a courtesy, we will verify your surgical benefits with your insurance company. A quote of benefits or authorization is not a guarantee of coverage or payment. Our facility will evaluate patients on a case-by-case basis and may accept payment arrangements. The patient is responsible for all fees regardless of insurance coverage. Please be aware that many insurances will not cover the cost of the preoperative Covid test. You will be responsible for the cost of the test if it is not covered by your insurance. The Covid test will be included in the bill you receive for the facility (MultiCare Cascade Surgical Center).

**Self-Pay patients:** If you do not have insurance, we require payment of balances at time of service. If you are unable to pay your balance in full at the time of service and no other financial arrangements have been made, we may reschedule your procedure. We offer a 20% discount when services are paid in full by cash, check or credit card (Visa/MasterCard) at the time of service (\*CareCredit and third-party reimbursement is not available for this discount).

You will receive **THREE (3)** separate bills for your surgical procedure:

1. Facility - MultiCare Cascade Surgical Center
2. Physician
3. Anesthesia

It is the policy of MultiCare Cascade Surgical Center to collect a deposit toward patient responsibility for all cases prior to surgery or a procedure. Any balance after the insurance payment has been made, is due upon receipt of your statement. If for any reason your insurance carrier rejects your claim, you will be held responsible for the full payment of your account.

An interest charge of 1.5% per month will be added to any balance that is not paid after 90 days. We will assign delinquent accounts to a collection agency at our discretion.

**Missed Appointment fee:** A \$200 charge will be applied for failure to cancel a surgical procedure and \$50 for failure to cancel an injection procedure seventy-two (72) business hours in advance. In the event you cancel or reschedule your surgery (or injection), after the 72-business hour time limit, and it is not due to a medical emergency, you will incur a \$200 fee for surgeries and \$50 for injections. This fee is not billable to insurance and is the patient's responsibility to pay in full.

If you have any questions, please contact our Director of Nursing, Preet Kaur, at 253-736-6600.