

Cape Girardeau Surgical Clinic-Financial Information

This information is to help you understand your financial obligation to your physician. Cape Surgical Clinic accepts cash, personal check, Mastercard, and Visa.

Commercial Insurance

We bill your insurance company for your medical services.

- **Co-pay**
If your health care insurance benefits package contains a co-pay, you will be expected to make that payment at the time of your visit. If you are unable to make your co-payment at the time of visit, you may reschedule your visit.
- **Co-insurance**
After your insurance company pays, you will be responsible for the co-insurance amount. You are expected to pay your co-insurance within ten days after your insurance company pays.
- **Deductibles**
Your deductible is the amount you must pay before your health care insurance starts paying for services. If you have not met your deductible when your surgical services are provided, you will be expected to pay your deductible when your surgery is scheduled.
- **You must present your insurance card and driver's licenses at your appointment.**

Self-Pay

If you do not have health care insurance, payment is expected at the time of service. If you are scheduled for an elective surgery, you will be expected to pay one-half of the cost of the surgical procedure before your surgery is scheduled.

If you receive medical services as a self-pay patient, no insurance will be billed and your status for those services will not be changed until payment for services is satisfied.

Medicaid

Medicaid insurance claims will be filed and Medicaid payment will be accepted as full payment for your services if you are eligible at the time of service. We do not file Medicaid retroactively.

Medicare

Cape Surgical Clinic physicians are participating providers with Medicare. If you are a Medicare beneficiary with Part B insurance, we will file your insurance with Medicare. You will be responsible for the difference between the Medicare payment and the Medicare allowable amount.

Cape Surgical Clinic physicians contract with Medicare, Medicaid-MO & IL, Champus, Alliance Blue Cross/Blue Shield, Healthlink, United Healthcare, First Health (a Coventry Company), Great West, MultiPlan (ValuePoint & PHCS).