

Pre-Surgical Deposit Process for Patients

Once you have met with your health care provider and have mutually agreed upon having surgery through a provider at Midwest Orthopaedics at Rush, you can expect the following:

If you are an insured patient, your information will be forwarded onto our Eligibility Team to check your insurance benefits for your health care provider.

PLEASE NOTE: The HEALTH CARE PROVIDER (physician) benefits are separate from the FACILITY (location of your surgery) benefits.

Once they have determined you are eligible, they will forward information onto our Surgical Deposit Team.

The Surgical Deposit Team will verify your insurance benefits against the cost of your upcoming scheduled procedure(s) and calculate an *estimated* patient liability based on that cost. This will include:

- Deductible: amount which your insurance payer is indicating is still outstanding from you to satisfy your annual deductible
- Co-insurance: amount due (% of charges)
- In Network vs. Out of Network calculated rate for *estimated* patient liability

Once this *estimated* patient liability is calculated, a member of the Surgical Deposit Team will contact you.

Initial contact may be via email if you have provided an email address. You will be provided with a phone number to call our Surgical Deposit Team member to make a payment on your *estimated* patient liability.

Depending upon how soon your surgery is scheduled, you may be contacted directly by phone by a member of the Surgical Deposit Team to discuss:

- Estimated amount due to you, per your insurance, for your deductible or co-insurance
- Collection of that estimated amount due from you by phone by requesting payment via credit card.

You may also be contacted by someone from the facility where you will be having your surgical procedure. They will most likely be following a very similar process to that which is being done for Midwest Orthopaedics at Rush to collect on your estimated patient liability for the facility.

The facility may be asking for a similar amount of money since they're checking the same insurance benefits. Depending upon who is contacting you first, please let the Surgical Deposit Team member know that someone from the facility has already collected your deposit for deductible. This way we can coordinate with them to recalculate your *estimated* patient liability for your physician at Midwest Orthopaedics at Rush.

Thank you for choosing Midwest Orthopaedics at Rush for your healthcare needs!