

# **Financial Information**

## Why is my Surgery at Independent Surgery Center, LLC (ISC)?

ISC is certified by the Centers for Medicare Services (CMS) as a fully equipped operating facility. Your surgeon has chosen to perform your eye surgery at ISC because:

<u>ISC is Specialized:</u> ISC is the only surgery center in the region that specializes in eye surgery, meaning that eye surgery is the primary focus. In addition, all of ISC's staff members are hand-picked for this purpose.

<u>ISC Utilizes Top Technology:</u> ISC offers the smallest incision high frequency ultrasound for lens surgery. Regionally, ISC's microscope has the best capability for varying pupil sizes, which makes surgery safer.

<u>ISC Offers Price Superiority:</u> ISC's charges are often half of what would be paid for the same surgery in a local hospital. Because of its size and its primary focus on eye surgeries, ISC has lower administrative costs than a hospital, and can charge less than a hospital.

# **How Much Will Surgery at ISC Cost?**

The facility fee and the anesthetist's fee are billed by ISC. The cost of surgery at ISC will depend on the type of surgery you are having. These charges cover the use of the surgery center, its equipment, staff, and the supplies needed to perform the surgery.

Each surgery (cataract, corneal transplants, SLT, YAG, etc.) has a specific charge/rate assigned for the facility portion of the surgery.

The fees charged by your surgeon to perform the surgery are separate and will be charged by the surgeon's office/clinic.

### Will You Receive Statements or Bills After Surgery?

After surgery, Medicare and/or your insurance company will be billed by the clinic/surgeon's office and ISC. You should receive an EXPLANATION OF BENEFITS (EOB) statement from your insurance company explaining the charges they received. This is NOT a bill.

Please wait for a statement/bill from ISC before submitting a payment after surgery. Please remember, you will receive 2 bills or statements pertaining to the day of your surgery:

- 1. A statement for the cost of using the facility, the cost of anesthetist's services, and any premium lens fees will come from Independent Surgery Center, LLC.
- 2. A statement for the surgeon's fees for performing the surgery will come from the surgeon's office/clinic.

>> To determine what part of the surgery center fees are your responsibility, if any, just follow the easy steps below.

# Patients with COMMERCIAL INSURANCE ONLY

In the United States, there are thousands of different insurance plans available to patients from hundreds of insurance companies. The patient's financial responsibility comes in the form of deductibles, co-insurance and co-pays. **All deductibles, co-insurance and co-pays are due prior to surgery.** 

In most cases, it is impossible to determine what you will owe (if anything) without contacting your insurance company.

### STEP 1

Review the insurance plan information you receive from your insurance carrier. This information describes the items the insurance company has agreed to pay for and your financial responsibility, based on the contract you signed with the insurance company.

### STEP 2

Call your primary insurance carrier using the number for Customer Service on the back of your insurance card.

- ☐ Give the Customer Service Representative details of your upcoming surgery to determine your deductibles, co-insurance and co-pays.
- ☐ Make sure you tell your insurance company that you are having surgery at an OUTPATIENT AMBULATORY SURGERY CENTER, and that you are asking about the FACILITY FEES.

#### STEP 3

If you have additional/secondary insurance, call the insurance carrier using the number for Customer Service on the back of your insurance card.

☐ Follow the directions listed in STEP 2 above.

### STEP 4

Call Independent Surgery Center, LLC at (715) 738-1800 with the information you received from your insurance carrier(s).

Confirm the amount you will need to pay to ISC prior to surge
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- Inform ISC about the method of payment you will be using to pay for your deductible, co-insurance and co-pays (Cash, Check, Credit Card or Care Credit Financing).
- ☐ Bring payment to ISC on the day of your surgery. Make checks out to: Independent Surgery Center, LLC.
- ☐ If you are not able to pay for the deductible, co-insurance or co-pays prior to surgery, your elective surgery will have to be delayed until you are in a better financial position.

