



HEARTLAND

Orthopedic Specialists

The One To Trust.

Jefferson C. Brand, M.D.
Fellowship-Trained
in Sports Medicine

Paul A. Dale, M.D.

Patrick E. Hurley, D.O.

Dennis P. Weigel, M.D.

Russell S. Sticha, D.P.M.
Fellowship-Trained
in Trauma Surgery

Thomas E. Dudley, M.D.

Eric W. Nelson, M.D.

Terry J. Kay, P.A.-C.

Lance J. Beebout, P.A.-C., A.T.C.

Kathy J. Quarzenski, A.P.R.N.-B.C.

Dianne Doyle, P.T.

Gary Webskowsky, M.P.T.

Mike Doyle, M.B.A., A.T.C.
Practice Administrator

Specialists in:

Shoulder & Elbow

Hand & Wrist

Hip

Knee

Foot & Ankle

Joint Replacement

Sports Medicine

CREDIT POLICY

INSURANCE & PATIENT RESPONSIBILITY

As a service to you, Heartland Orthopedic Specialists will submit your charges to all insurance companies for which you have provided us proof of coverage. In order to provide this service, we may copy or scan your insurance card at each visit. Your insurance policy is a contract between you and your insurance company. However, your account statement will always be sent to you, indicating the balance that you owe after insurance payments. Those amounts are due and payable 30 days after you get your statement. **If you are unable to pay the balance when due, we ask that you contact our business office at (320) 762-0857 to discuss making monthly payments. Co-Payments are always due at the time of visit to the clinic.**

Uninsured patients require a \$100.00 payment, *due upon arrival*, to be applied to initial appointment or past charges. A \$75.00 payment will be required at each visit thereafter.

FINANCE CHARGE

A **FINANCE CHARGE** of 0.5 percent per month will be added to the portion of your bill over 45 days old. This is equal to an **ANNUAL PERCENTAGE RATE** of 6 percent. The **FINANCE CHARGE** is applied to the **OVER 45 DAY BALANCE** after deducting payment and credits.

RETURNED CHECKS

We reserve the right to place a service charge of \$25 on returned checks.

CREDIT CARD PAYMENTS

We accept VISA, MasterCard, Discover and American Express credit cards.

SENDING ACCOUNTS TO COLLECTIONS

The cost of maintaining and following up on old accounts is very high. Therefore, if you fail to pay your charges or to make monthly payments on your account, an administrative fee of \$30 may be charged to your account and it will be turned over to a collection agency. You will be required to see a patient financial worker prior to another appointment being made. Once your account has been placed with a collection agency you will not be given another appointment until the account is paid in full. **Exception:** If you are being treated for a particular condition, we will not terminate service during that course of treatment (i.e. a fracture or surgery follow-up).

QUESTIONS ABOUT YOUR ACCOUNT

If you have questions regarding this credit policy, as it applies to your account, call our Business Office at 320-762-0857 or 866-762-0857.