

## **Billing/Financial FAQ**

As a patient, you may have questions regarding your bill. We have listed some common questions and answers for you that will help explain and provide additional information about your bill.

### **Q. I received services at Twin Cities Orthopedics. Why does my explanation of benefits (EOB) and statement indicate services provided by Infinite Health Collaborative?**

A. Twin Cities Orthopedics is one of the multiple physician practices that operate under the legal business name of Infinite Health Collaborative.

### **Q. Are the calls, texts and emails I receive from Twin Cities Orthopedics about billing statements and payments legitimate?**

A. Yes, Twin Cities Orthopedics offers paperless billing statements and may contact you by phone, text message, or email regarding billing statements and payment options. The payment links included in these communications are secure and should be used to review account details and pay outstanding balances online.

### **Q. How do I receive an itemized bill?**

A. Detailed billing information is available through the secure payment link included in billing text message or email communication. There, you can view charges, payments, adjustments, and insurance activity related to your account.

### **Q. Should I bring my insurance card with me?**

A. Yes, Twin Cities Orthopedics will need the information on your insurance card to correctly file a claim with your insurance company. You will be asked to present your insurance card at each visit.

### **Q. Do I need a referral?**

A. The need for a referral differs by insurance plan. Please contact your insurance company directly prior to scheduling an appointment to inquire whether Twin Cities Orthopedics is in-network for your health plan. Obtaining a referral is the responsibility of the patient.

### **Q. Do I need a prior authorization?**

A. The need for prior authorization differs by insurance plan and the type of procedure or service being provided. Twin Cities Orthopedics will initiate the prior authorization request from your insurance company; however, it is your responsibility to make sure that you have prior authorization before receiving certain health care procedures and/or services.

**Q. Why didn't my insurance company cover my entire bill?**

A. Out-of-pocket expenses are determined by your insurance plan during claim processing. These amounts may include co-payments, deductibles, and/or co-insurance. If you have questions or don't agree or understand the amounts you owe, please contact your insurance company directly as they determine patient responsibility amounts for any services provided to you based on your insurance plan contract.

**Q. When do I become responsible for my bill?**

A. You are responsible for your bill at the time you receive services from Twin Cities Orthopedics. We will work with you and your insurance company to get all eligible benefits processed in a timely manner.

**Q. If I am not able to pay my entire balance, does Twin Cities Orthopedics allow flexibility in payment terms?**

A. While Twin Cities Orthopedics encourages patients to pay in full, we understand that some may need flexible payment options. Twin Cities Orthopedics does offer some limited payment plans based on your balance. Length of time allowed is also based on your balance. If you need greater flexibility than what Twin Cities Orthopedics can offer, we do have a relationship with Care Credit.

CareCredit is a healthcare credit card designed for your health and wellness needs. It's a way to pay for the costs of many treatments and procedures and allows you to make convenient monthly payments.

For questions regarding your CareCredit account, please visit the Payment and Billing page on our website or contact CareCredit directly at 800-365-8295.