NorCal Integrity Surgery

Financial Policy

1. Insurance: We participate with Aetna, Cigna, United, Blue Cross, Blue Shield of CA, MediCare, all SCCIPA insurances, Optum. Verifying benefits and obtaining authorization is a courtesy; patients are responsible for amounts not covered by their plan.
2. Card on file: A valid payment card is required on file before scheduling surgery. It is charged only per the signed Payment Card Authorization — after insurance adjudicates and after the notice period described below.
3. Good-faith estimates: Provided before scheduled surgery. Estimates are not guarantees; final responsibility is set by your insurer's Explanation of Benefits.
4. Billing and payment: After adjudication, we issue an itemized statement. Payment, a payment-plan request, or an extension request is due within 30 days of the statement date.
5. Payment plans: Available on request; please contact our billing office before the 30-day window closes.
6. Non-response: If there is no payment or contact within 30 days, and after a 7-day advance notice, the card on file will be charged for the determined balance. The amount charged without a new authorization is capped at the estimated patient responsibility shown on your good-faith estimate, plus 25%; any amount above that requires separate approval.
7. Collections: If a balance remains unpaid 20 days after the card-on-file charge is attempted (or after a card charge is unavailable — for example, a declined card, a revoked authorization, an amount above the cap, or no card on file), and no payment, payment plan, or extension has been arranged, the balance may be referred to a third-party collection agency. We will provide written notice before any such referral.
8. Refunds: Any overpayment is refunded promptly after reconciliation.
9. Questions: Please contact our billing office at [phone / email].

Acknowledgment (collected at intake)

I have received and reviewed NorCal Integrity Surgery's Financial Policy.

Signature: _____ Date: _____