

Insurance Information

We know that health care insurance can be confusing. Please take a brief moment to review this page to help you understand some key points about your insurance as it relates to your procedure at Texas Surgical Center.

- **Texas Surgical Center** will give you an **estimate** of your portion of the cost of your procedure. This **estimate** is based on the procedure(s) your physician has scheduled and the type of insurance plan you have.
- It is important to know that this is only an **estimate**. Sometimes things change and additional or sometimes less procedures may be performed than was known when the surgeon scheduled your procedure. These changes can affect your final financial responsibility to **Texas Surgical Center**, either more or less.
- We expect payment prior to your surgery. Payments include your co-pays, coinsurance and any deductible amounts that are due. _____
- A **co-pay** is a form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received. The insurer is responsible for the rest of the reimbursement. There may be separate co-payments for different services. Some plans require that a deductible first be met for some specific services before a co-payment applies.
- A **deductible** is a fixed dollar amount during the benefit period (usually a year) that an insured person pays before the insurer starts to make payments for covered medical services. Plans may have both per individual and family deductibles. Some plans may have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission. Deductibles may differ if services are received from an approved provider or if received from providers not on the approved list.
- **Coinsurance** is a form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid. Once any deductible amount and coinsurance are paid, the insurer is responsible for the rest of the reimbursement for covered benefits up to allowed charges: the individual could also be responsible for any charges in excess of what the insurer determines to be "usual, customary and reasonable". Coinsurance rates may differ if services are received from an approved provider (i.e., a provider with whom the insurer has a contract or an agreement specifying payment levels and other contract requirements) or if received by providers not on the approved list. In addition to overall coinsurance rates, rates may also differ for different types of services.

Billing Information

Because there are several healthcare entities who are providing a service to you, there will be separate bills generated from each of these providers; therefore, you can plan to expect bills from multiple providers for one procedure at Texas Surgical Center. Please read and initial statements below. Initials represent acknowledgement of statements.

- Our bill is from **Texas Surgical Center**, which represents the facility fee. _____
- Your physician's office will generate a bill that will come from their office, which represents the physician fee. _____
- You will also receive a bill from your anesthesia provider. The anesthesia providers at **Texas Surgical Center** are from **Anesthesia Medical Group of the Permian Basin or Julie R Ohlman, MD**. You may contact their billing offices at **432-699-0442** with any questions you may have. _____
- In certain cases, you may receive a bill from **Clinical Pathology Laboratories and/or DX Pathology**. They provide the pathology lab and the reading of the specimen as ordered by the physician for your procedure. _____
- **Texas Surgical Center** will bill your procedure to your insurance company for their portion, and to a second insurance provider, if you have one. _____
- In the end, you are responsible for the charges associated with your procedure. _____
- If after the surgery, we discover that there is an overpayment on your account, we will issue you a refund.

**We are always here to help you in any way if you have questions or any kind of financial concerns.
Please call us at 432-699-4224.**