

Practice Policies & Procedures

Co-payments and Deductibles:

Our health insurance contracts require us to collect payment of co-payments and deductibles at the time the services are provided.

Accepted Types of Payment:

For your convenience, Waterbury Orthopedic Associates accepts cash, personal checks, Visa, and MasterCard.

Insurance Form Submission:

As a courtesy to our patients, we will file your insurance forms at no additional charge to you. It is your responsibility to bring all of your insurance data to your appointment/visit. However, in the event of non-payment by your insurance company, payment is your responsibility.

Health Maintenance Organizations:

A written or electronic referral from your primary care physician is usually required prior to your appointment/visit. Should you not have a referral on file or do not bring a referral with you the day of your appointment/visit, you will be asked to reschedule your appointment until a valid referral can be obtained. It is your responsibility to obtain a referral.

Auto and Third Party Insurance:

We will submit the claim for you provided you have a claim number and appropriate insurance information with you. At your visit a signed PIP form will be required. We do not bill attorneys for services provided. However, if you do not bring the necessary information with you the day of your appointment/visit, payment of service is due at the time of service.

Worker's Compensation:

You will need to bring your claim number, billing information and employers' information in order to submit an insurance claim form. If you do not bring this information with you, responsibility of payment is yours.

Surgeries:

Should you require surgery, we will obtain authorization from your insurance company and our Billing Department will submit your insurance claim form. Of course, you are responsible for payment of any co-payment or deductible.

Should you not have insurance coverage, our Billing Department will ask for payment prior to surgery.

Payment Plan Arrangements:

Medical Expenses are often not anticipated. We are willing to have our Billing Department work with our patients that are in need of payment plan arrangements.

Disability Insurance:

There will be a fee for completion of disability paperwork. Forms cannot be completed while you wait. Please allow seven (7) to ten (10) working days for completion. We will not bill the fee for this service.

Pediatric Orthopaedic Care:

Children under the age of eighteen (18) need to be accompanied by their parent or legal guardian at their appointment/visit.

Be Prepared For Your Appointment/Visit:

Please bring a current ID, insurance card, claim forms, referrals, disability forms, or any other form required for your appointment/visit.

In addition, please bring a complete list of medications, allergies, related x-rays, MRIs, lab results, and any other related tests or records. We require that these records be available at your first appointment/visit. If you request to have them mailed, please be sure that they will arrive before your appointment/visit. You may want to pick them up and bring them with you to your appointment/visit.