

Financial Policy

- We are committed to providing you with the best possible care. If you have medical insurance, we are eager to help you receive your maximum available benefits. If you have a High Deductible Health Plan (HDHP) and/or Health Savings Account (HSA) we will provide you with the information you need to collect your available distribution of funds to reimburse you for your health care costs. If you are not covered by health care benefits, we will work with you to make payment arrangements to cover the costs of your care. In order to achieve these goals, we need your assistance and your understanding of your health care plan as well as our payment policy.
- Payment for services is due at the time services are rendered unless payment arrangements have been approved in advance by our staff. We accept cash, checks, debit cards and credit cards (Visa, MasterCard, American Express and Discover). We will be happy to process your insurance claims for reimbursement. For certain insurance plans we may accept assignment of benefits.
- We are required by law to collect all co-pays and deductible amounts that are not paid by your insurance company even if you participate in a HDHP. It is illegal for us to waive these fees. Failure to collect would put us at risk of insurance fraud and you at risk of losing your coverage.
- A SurgiCenter account representative may call you to discuss your health insurance coverage and any co-payments or deductible you may owe. Before surgery, please familiarize yourself with your insurance plan. This will help you understand the SurgiCenter's billing procedures and charges. If you have questions about your insurance coverage please contact your insurance company or the Center at 410-356-0300.
- If you have health insurance, please bring your insurance card and identification to the Center. We may also need the insurance form supplied by your employer or the insurance company. Your insurance carrier may have special requirements, such as a second surgical opinion, pre-certification or authorization for certain tests or procedures. It is your responsibility to make sure the requirements of the plan have been met.
- Any physicians who treat you during your stay may bill you separately for their services which may or may not be covered by your insurance. You are encouraged to verify your insurance coverage for physician and facility services. Also, please note that certain tests or procedures may require specialized services for diagnosing and interpreting test results. Pathologists, radiologists, cardiologists, anesthesiologists and other specialists are required to submit separate bills. If you have questions about these bills, please call the phone number on the statement.
- If you are covered by Medicare or Medicaid, please bring a copy of your card to the SurgiCenter. Note that both Medicare and Medicaid have payment limitations on a number of services and items. You are also responsible for co-payments and deductibles.
- The SurgiCenter of Baltimore is a joint venture of area health specialists and LifeBridge Health.