Ralph R. Parker, M.D., F.A.C.S.

Information for Patients

I. Financial Information

Our office is committed to not only providing quality medical and surgical care, but also to providing you with a clear understanding of your financial obligations and responsibilities as a patient. We understand that insurance plans can be quite varied and benefits can be very confusing, and we are happy to provide clarifications and explanations when possible. However, insurance is a contract between you and your carrier and it is ultimately your responsibility to understand fully the terms and benefits of your particular policy. We will make every effort to obtain accurate information from you and your carrier regarding benefits such as deductibles, co-pays, coinsurance and effective dates. Unfortunately, the information we receive from your carrier is sometimes incorrect and/or outdated when we receive it, and therefore the policy may or may not actually be in effect at the time of the medical service is performed. It is your responsibility to provide us with accurate and current information regarding your primary or secondary insurance carrier or HSA (Health Savings Account), or other coverage.

It is our policy to collect all co-pays, coinsurance, and applicable deductibles at the time of service or prior to a major surgical procedure. If the exact amount allowed by your plan is not obtainable for a given service, we will provide you with an estimate of the amount for which you will be responsible based on information provided by your insurance company. Please understand that if the final approved amount is higher than expected, you may be required to pay the balance. If the amount is lower, we will gladly refund the difference. If the amount owed is greater than $100 and the procedure is fewer than 10 business days later, payment must be in the form of cash, credit or debit card, cashier’s check, or money order.

There may be times when your insurance company requests information from you in order to process your claim. Should you receive such a request, you should respond promptly since unnecessary delays may cause a denial of your claim and you will be responsible for the entire bill. As always, if you have questions regarding these requests, please call our office for assistance.

You may receive a bill from our office several months after the actual date of service. This usually occurs when your insurance company has delayed processing the claim for one reason or another. In many cases, the insurance company doesn’t even respond to a claim for months even when all the information needed to process the claim is complete. If you believe the bill is in error, please call our office immediately.

Statements from our office are due and payable on receipt. There will be a statement fee of $10 or a finance charge of 1.5% per month (whichever is greater) added each month for accounts not paid in full. If you are unable to pay the entire balance in a timely manner, please call our office immediately. For those past due accounts for which we are unable to collect in a reasonable length of time, we reserve the right to take legal action to collect the debt and you will be responsible for any and all attorneys fees and court costs to collect the debt.

Policies regarding payments for medical services for uninsured or indigent patients are available upon request and may be changed from time to time without notice.

II. Information Related to “Short Term Disability” and Work Releases

As part of any medical or surgical procedure, you should understand expectations regarding your return to normal activities including return to work or school after surgery. As you would expect, all patients are different and recovery time is dependent on many factors including patient age, size, build, other concurrent medical conditions, and of course, the type and extent of the surgical procedure. Prior to surgery, we will inform you of our best estimate regarding your recovery and expected date of return to normal activities or limited activity as appropriate based on the above factors.

We are often asked to fill out forms for Short Term Disability, FMLA, etc. following a surgical procedure. We will provide accurate information based on the above noted factors and try to allow patients to return to work/school as soon as it is safe to do so. You need to understand that any excuse from work/school must be based on medical facts that can be supported by your medical record. Claiming the need for “extra time off” without medical justification can be viewed as fraud.
You should also read your forms carefully as most will have a clause asking if the patient is able “to do work of any kind.” In the vast majority of cases, while a patient may not be able to return to their “usual” job immediately due to certain restrictions following surgery, most patients are able to return to work with restrictions to avoid heavy lifting or other specific activities for a certain period of time.

In cases where there are no “light duty” positions available, it is our policy to provide recommendations pertaining to the medically justifiable restrictions only. All other concerns and disputes are to be handled between the patient and their employer. We are unable to provide a complete release or excuse from all work just because a patient cannot perform their usual work.

III. Appointments and After-Hours Calls

Office hours are “By Appointment.” However, we strive to make sure any patient with an urgent need is seen as quickly as possible. We take pride in our efforts to minimize your time spent in the waiting room and do not “double-book” time slots. In addition, we try to schedule the appropriate amount of time for each patient, whether they are here for an initial office consultation or a quick follow-up visit. Therefore, it is important to be on time for your scheduled appointment. If you are unable to keep your appointment, we ask that you kindly provide 24 hours notice to avoid a $25 fee. If you fail to keep an appointment for a surgical procedure, you will be required to pay a $50 cancellation fee prior to rescheduling.

Despite our efforts to prevent them, delays are sometimes inevitable. It is the nature of a surgical practice to have emergencies arise that require immediate attention and, at times, rescheduling of your appointment. We hope that you will understand if you encounter delays due to such emergencies outside of our control.

We do not typically charge for after-hours calls if they are considered urgent or related to a recent surgical procedure. Calls for refills and appointments are only handled during regular business hours.