



Out-of-Network Policy – Frequently Asked Questions

Steadman Philippon Surgery Center

As a brand-new ambulatory surgery facility in the Roaring Fork Valley, the Steadman Philippon Surgery Center is excited to offer the benefit of in-network pricing to everyone in the community while our agreements with health insurance carriers are still being finalized!

What does this mean for our patients? By offering this limited-time out-of-network services plan, the Steadman Philippon Surgery Center is able to utilize your health insurance plan's out-of-network benefits to provide your care at the same cost to you as if we were in-network with your health insurance plan.

We have answered our patient's most frequently asked questions about our policy below:

- 1. My health insurance plan is not in-network with the Steadman Philippon Surgery Center, am I able to use your services?**
Yes, the Steadman Philippon Surgery Center is now providing our services to patients on an in-network basis if you have out-of-network coverage benefits under your health insurance plan.
- 2. What are out-of-network coverage benefits?**
Out-of-network benefits allow you to receive care from providers and facilities which are not contracted with your insurance plan. In most cases, this would be more expensive than your in-network costs for the same service, but we are now offering your care at the same cost to you as if we were in-network with your plan.
- 3. How do I know if I have out-of-network coverage benefits with my health insurance plan?**
Our team of Insurance Specialists will verify that your plan has out-of-network coverage benefits before your scheduled procedure and will work with you to understand the anticipated charges and expenses ahead of time. If we determine that your plan is both out-of-network and does not offer out-of-network benefits, our Insurance Specialists will provide an estimate for your cost of care at our self-pay rate.
- 4. What if there is a difference between the in-network and out-of-network costs for my care?**
We will only bill you at the in-network rate for your care and you will not be billed for any additional costs. This is inclusive of all patient cost-sharing amounts for deductibles, copayments, and service charges.
- 5. How does this claim get filed with my health insurance carrier?**
Our team of Billing Specialists will file the claim directly with your health insurance carrier on your behalf.
- 6. What if my health insurance plan pays more of my charges than we anticipated and I have already paid Steadman Philippon Surgery Center for my cost-sharing amount?**
If, for any reason, we receive an overpayment from you for the patient cost-sharing responsibility, we will refund that amount to you within 60 days of verifying the overpayment.
- 7. Does my payment for these out-of-network services count towards my deductible(s)?**
Because every insurance plan is different, our Insurance Specialists will help you navigate and determine your deductible applicability before your procedure.
- 8. How do I know if my surgeon and/or anesthesiologist are in or out-of-network for my health insurance plan?**
Your surgeon's team will verify that you have coverage benefits under your health insurance plan before your scheduled procedure. Our affiliated physicians are world-renowned and have extensively established medical practices; thus, your surgeon and anesthesiologist likely already have contracts in place with your insurance carrier to provide you in-network services and pricing. Please note that our out-of-network policy does not pertain to, or affect, your physician's and anesthesiologists' services, which are not billed by the Steadman Philippon Surgery Center and will instead be billed by your physician's and anesthesiologists' offices separately. Although your physician and anesthesiologist have privileges at our facility, we do not employ them or bill for their services. Please contact them if you have any questions about billings for their services.

Please let us know if you have any questions about these policies. Additionally, you may contact your health insurance plan at the number on your identification card or the Colorado Division of Insurance with any questions.