

Insurance/Billing Information

It is important to understand your insurance plan and coverage pertaining to orthotic and prosthetic services. Syracuse Prosthetic Orthotic Center has experience with private insurance companies, Medicare, Medicaid, and Workers' Compensation, among others. We are an "In-Network" Provider for most insurances. We also work with insurances as an "Out-of-Network" provider. Please contact your insurance company for benefits and coverage according to your plan.

Copays, Deductibles, Coinsurance

Insurance coverage for orthotics and prosthetics is based upon the policy and type of plan. Many insurances have co-payments, deductibles, and/or coinsurance which requires patients to pay for a portion of the costs. We will contact your insurance company to verify eligibility and benefits. This provides us with information to help you understand your coverage and what your financial responsibility will be so you can make an informed decision prior to starting the process.

Pre-Determination/Prior Authorization

Some insurances require us to process a pre-determination or prior authorization for the item(s) or device. The documentation is reviewed by your insurance and a determination is made whether to proceed with the recommended orthotic/prosthetic. Importantly, insurance verification or authorization is not a guarantee of payment.

Payment Process

Your bill is processed according to the contract we have with your insurance carrier. Your financial responsibility will be determined by your insurance plan and how it has established your portion of the total cost. Your portion must be paid in full prior to or at the time of delivery. We partner with Care Credit which offers financing assistance for your healthcare needs. Our staff can provide you with information and guide you through the application process.

Financial Assistance

Sometimes insurance does not cover orthotic/prosthetic care. There are resources and organizations that may be able to help. Please see list below.

<u>Limbs for Life</u> <u>The Barr Foundation</u> <u>Amputee Coalition</u> <u>Shriners Hospitals for Children</u> <u>Local Department of Social Services</u>