**Patient Financial Policies**

Bay Area Heart Surgery Center would like to provide notice to all patients and prospective patients of our Financial Policies including Financial Assistance, Collection Procedure and Payment Plans.

Our financial assistance program offers a variety of ways to reduce a patient’s financial responsibility for services rendered by the surgery center. Our program structures a balance between offering the patient a reduced financial liability while still complying with insurance contract obligations and Federal and state regulations. Please contact our facility’s business office for further information on our policies as reflected below. Surgeons, anesthesiologists, and other service providers (such as laboratories) bill for their services separately from the surgery center and may offer their own financial assistance program—please contact them for further information regarding their services.

*For all services and procedures performed at Bay Area Heart Surgery Center, please know that the service bundle information a patient or prospective patient receives is a non-personalized estimate of costs. The actual cost to the patient will be based on the services rendered to the patient.* ***As a patient or prospective patient you have the right to request a personalized estimate from Bay Area Heart Surgery Center.***

**Application process**

You may request the facility to provide details for any of the elements within the financial assistance program. Certain policies have an application process requiring the patient to submit additional financial and household information to determine qualification of the available assistance.

**Payment plans**

Each patient is expected to pay his/her estimated financial liability on or before the day of service. In the event a patient is unable to pay the estimated liability in full, our surgery center may offer a short term repayment schedule after a minimum down payment is made. For an extended repayment schedule, a patient may need to secure financing with an outside source. Please consult with our surgery center’s business office for further information.

**Uninsured discounts**

Patients who are not eligible to receive services paid for by insurance or other third party payment sources may be eligible to receive an uninsured discount from our facility. This discount does not apply for cosmetic surgery services as defined by our facility. The discount is a set percentage off of charges and is subject to change. If a patient’s services are subsequently found to be covered by insurance or other third party payment source, the uninsured discount may be disallowed.

**Out of network**

A patient receiving treatment at our surgery center under insurance with which our facility is out of network may be eligible to receive an adjustment to their assigned out of network patient liability, assuming our facility is not prohibited from offering Out of Network adjustments under state/Federal laws or your insurance company’s provisions. If not prohibited, the application of any out of network discount is subject to vary based on a patient’s benefit coverage. Accounts which become delinquent may have the adjustment disallowed.

**Collection procedures**

As a courtesy to our patients, we will file an insurance claim on behalf of the patient to his/her insurance plan. A patient is expected to respond to his/her insurance plan’s request for information timely, as needed, in order to minimize processing delays with the claim.

Patients are expected to pay their financial obligations in a timely manner including the estimated portion by the day services are received, and any remaining portion upon finalization of the claim by the payer. Unpaid claims by the payer may result in the account’s outstanding balance being fully transferred to the patient for collection.

If needed, the center will attempt to reach a patient by any method available to us to secure payment on the outstanding balance utilizing internal and external resources. If the account becomes delinquent, it may be placed with an attorney or agency for collection in which their fees and expenses may be the obligation of the patient.

**Other providers**

Services may be provided in this health care facility by the facility as well as by other health care providers who may separately bill the patient and who may or may not participate with the same health insurers or health maintenance organizations as the facility.

Patients and prospective patients may request from this facility and other health care providers a more personalized estimate of charges and other information, such as billing practices. Patients and prospective patients should contact each health care practitioner who will provide services in this surgery center to determine the health insurers and health maintenance organizations with which the health care practitioner participates as a network provider or preferred provider.

**Contracted service providers**

As of April 1st 2022, the following there are no contract providers rendering services to patients of this surgery center. Patients will receive care from their Bay Area Heart Center Physicians.

**FloridaHealthFinder.gov**

Patients may access the State of Florida’s Agency for Healthcare Administration website at this link for information about this facility: [Florida Health Finder](https://www.floridahealthfinder.gov/)

Information on payments made to the facility for defined bundles of services and procedures is available at [Florida Health Finder - Pricing](https://pricing.floridahealthfinder.gov/). The service bundle information is a non-personalized estimate of costs that may be incurred by the patient for anticipated services, and actual costs will be based on services actually provided to the patient.

**Bay Area Heart Surgery Center Providers and Contact Information**

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Mohan Reddy, MD

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Malay Gandhi, MD

Miguel Giannoni, MD

James Skorczewski, DO

Address: **3600 66th Street North, Saint Petersburg, FL 33710**

Phone Number: **727-544-1443**

Fax Number: **727-387-6126**

If you have any questions regarding the Bay Area Heart Surgery Center Financial Policies, please call **727-544-1443**. We thank you for trusting us with your cardiac care.