

The Cardinal Orthopaedic Institute Web Site

Self-Pay/Uninsured Patient Policy

If you have either chosen to not carry health insurance or are currently unable to do so, we will still be happy to treat you. However, there are a few points we need you to keep in mind:

- **Payment for your services is due at the time of your visit.** Unfortunately, it is impossible for us to know beforehand what your total bill will be – it depends upon your condition, what treatment the doctor feels is necessary, and other related factors.
- We are able to offer a discount from our regular fee schedule, but this requires that you make a payment prior to leaving our office.
- If you require elective surgery, we do require that a portion of the fee be paid at least one week in advance to assure that we do not have to cancel your surgery.
- Payment plans may be arranged, although they are limited based upon your balance. These arrangements should be made at the time of your visit, and we do expect the entire balance to be paid within the allowed time frame.
- When a minor is brought into our office to receive treatment by one parent or guardian, and the other parent does not reside with the child (i.e., divorce), we will look only to the parent accompanying the child for payment. Please do not ask us to become a party to a divorce settlement or other child-care agreement.

If you have specific question, please mention them when you call our office. This may avoid a difficult situation afterwards.