



Billing FAQs

Is my insurance accepted?

For a listing of accepted insurances, please visit:
physicians.wustl.edu/health-insurance

Why did I receive two different bills?

Our Washington University orthopedic specialists treat patients at BJC HealthCare facilities, which means you may receive two separate bills. One bill is for the physician and the other is for the facility charges. For example:

Bill 1: BJC HealthCare

This bill is for hospital-related services, such as an X-ray or lab work.

Bill 2: Washington University Physicians

This bill is for a clinic-related service, such as an office visit.

Who do I call if I have additional questions?

For billing questions:

- BJC HealthCare billing: (314) 362-8400
- Washington University Physicians billing: (314) 273-0500

For insurance related questions: (314) 286-1154

Self pay questions: (314) 747-9588

Our patient financial coordinator can assist you with any self pay questions, self pay options, or making a payment on an existing orthopedic balance via credit card or debit card.



WASHINGTON UNIVERSITY ORTHOPEDICS

How to pay your bill

Payments can be made by cash, check or credit card. You can make your payment in person at any of our locations, over the phone with a credit card by calling (314) 747-9588 or online at: www.mypatientchart.org/MyChart

Please make checks payable to:

Washington University Orthopedics

Please mail checks to:

Washington University Orthopedics

P.O. BOX 502432

St. Louis, MO 63150

Accepted Credit Cards:

American Express, Discover, MasterCard, Visa



Physicians

Orthopedics



Physicians

Orthopedics

Patients with Insurance

Washington University Physicians accepts many insurance plans, but not all. Please check with your insurance carrier to see if your plan is in network with Washington University Physicians, Barnes-Jewish Hospital, St. Louis Children's Hospital, Barnes-Jewish West County Hospital, and Progress West Hospital. It is very important that we have your current insurance on file.

- If your insurance requires a referral, it is your responsibility to obtain this from your Primary Care Physician.
- Co-payments are due at the time of service.
- If there are changes to your insurance plan prior to your upcoming appointment, scheduled tests or procedures, or if you have any questions about your insurance referrals for your upcoming appointment, please contact our pre-arrival team at **(314) 514-3500**, extension 5.
- Staff will obtain the pre-certification from your insurance company based on your insurance's guidelines. **Please remember pre-certification does not guarantee payment.** It is your responsibility to verify that your particular health benefit plan will cover the procedure or test.
- Payment for non-covered services will be required at the time of service.

Out-of-Network Insurance

If Washington University Physicians is not part of your insurance network, please contact your insurance company to locate an in-network provider. Prepayment will be required in full for any services, including surgeries.

Preexisting Conditions

If you have a preexisting clause on your policy pertaining to the treatment you are seeking with Washington University Physicians, the insurance company may deny the services. **You would be responsible for full payment of the office visit, procedure or test.**

Self Pay Patients

- Washington University provides a 25% discount for self pay patients. Some services/drugs are excluded.
- All self pay patients are **required to pay in full** for office visits at the time of service.
- **Payment is expected in full prior to the scheduled surgery/procedure.**

For additional questions or more information, please contact our patient financial coordinator at **(314) 747-9588**.

Fracture Care

Fracture care is billed as a "packaged" service. This means that at the time of initial care, a bill is generated that includes:

- Treatment of fracture
- The first cast or splint application
- 90 days of normal, uncomplicated, follow up care

The procedures and other items **NOT INCLUDED** in the package that may be separately charged are:

- X-rays
- All casting supplies (including those used with the first cast application)
- Crutches, slings, splints
- Cast application or splint (following your initial cast or splint)
- The evaluation and management of any additional problems or injuries
- The treatment of complications

Your insurance company may cover the care rendered for fractures differently than for office visits. Therefore, your explanation of insurance benefits (EOB) may show that the services are paid as a surgical procedure with deductible and co-insurance guidelines applied. We are using the most appropriate code available to describe the care rendered. We are required legally to use this code to bill for this service.

Workers' Compensation

Most of our providers accept workers' compensation patients. Please contact your employer and our workers' compensation coordinators at **(314) 747-2539** to see if the physician you have selected is an approved provider before scheduling your appointment.

Auto Accidents

We will bill first party/personal auto carriers. You must provide the company name, mailing address, phone number, claim number and the adjuster's name.

Legal Cases

Our physicians will not treat you under a lien from either the auto carrier or an attorney. You will have to use your health insurance or self pay for treatment.

Additional charges

To diagnose and treat your orthopedic condition, the following tests, procedures or equipment might be recommended by your provider. These type of services will be billed separately from your Washington University Physicians bill.

Radiology

For radiology studies performed at Barnes-Jewish Hospital, St. Louis Children's Hospital, St. Louis Children's Hospital Specialty Care Center, Barnes-Jewish West County Hospital or Progress West Hospital, you or your insurance company will be charged for both the taking of the films by the hospital and interpretation of the study by Washington University Physicians. Radiology services are considered an outpatient hospital service and will be billed as such. Please contact your insurance for your outpatient hospital services benefits.

Durable Medical Equipment

Most durable medical equipment that you receive from our office will be billed to your insurance. You will then be billed for any outstanding balance or non-covered expenses. **For items that are not covered by insurance, you will be expected to pay upon receipt.**

Fluoroscopic Guided Injections

For fluoroscopic guided injections from one of our providers, there will be a facility fee from Barnes-Jewish Hospital, as well as a charge from the physician performing the injection.

Physical/Occupational Therapy

For physical therapy and occupational therapy, you will be billed separately from the provider of your choice.