



Frequently asked questions

Is my insurance accepted?

For a listing of accepted insurances, scan the QR code or visit:

physicians.washu.edu/health-insurance



Why did I receive two bills?

WashU Medicine physicians treat patients at BJC HealthCare facilities, so billing is handled separately for services and care. You may receive two separate bills for your visit:

- **BJC HealthCare (facility bill):** covers hospital services, such as X-rays, imaging or lab work.
- **Washington University Physicians (provider bill):** covers your visit with the orthopedic specialist.

Who do I call if I have questions?

Billing questions:

- BJC HealthCare billing: 314-362-8400
- WashU Physicians billing: 314-273-0500

Insurance questions: 314-286-1154

Self-pay questions or payments: 314-747-9588

Our patient financial coordinator can help with self-pay options or take a payment by credit or debit card.

How can I make a payment?

- **Pay by phone:** 314-747-9588
- **Pay online:** scan the QR code or visit mypatientchart.org/MyChart
- **Pay in person:** cash, check or credit card accepted at any of our locations

Accepted credit cards: American Express, Discover, MasterCard and Visa

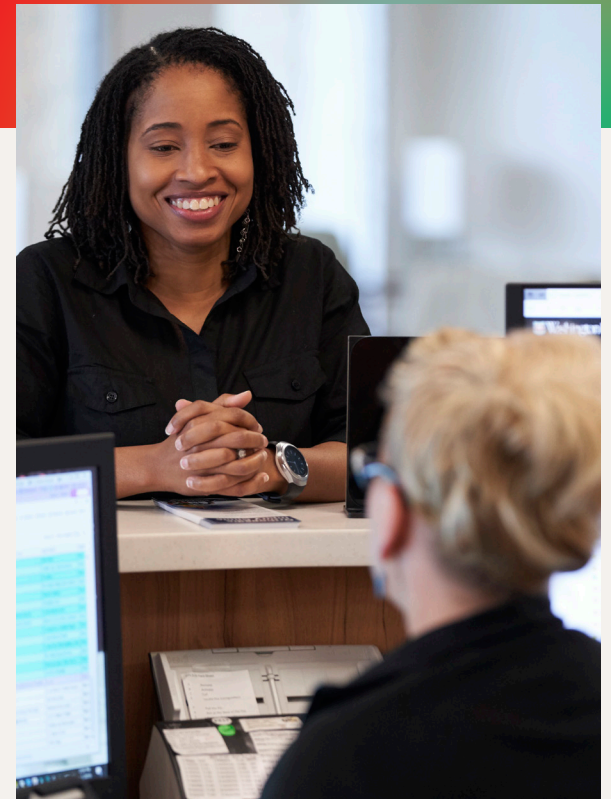


ortho.washu.edu

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WashU Medicine Orthopedics

Billing and Payment Policies



Fees for forms and paperwork

We charge a small fee to complete forms such as Family and Medical Leave Act (FMLA) and disability paperwork, and other similar requests. Payment is required before forms are completed. These fees are not covered by insurance and are the patient's responsibility.

Self-pay patients (no insurance coverage)

Washington University provides a 25% discount for self-pay patients. Some services and medications are not included.

- **Payment in full is required at the time of your office visit.**
- **Payment in full is also required before any scheduled test, procedure or surgery.**

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

Patients with insurance

It is important that we have your current insurance on file. 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
- Progress West Hospital
- Missouri Baptist Medical Center

Prepare for your visit:

- If your insurance requires a referral, it is your responsibility to get it from your primary care doctor before your visit.
- If there are changes to your insurance prior to your upcoming office visit, test or procedure, or if you have questions about your insurance for an upcoming office visit, please contact our pre-arrival team at **314-514-3500, ext. 5**.
- Our staff will request pre-certification from your insurance company, if needed. **A pre-certification does not guarantee payment.** It is your responsibility to confirm coverage with your insurance company.
- Co-payments are due at the time of your office visit.
- **You will need to pay for any services that your insurance does not cover at the time of your visit.**

When insurance may not cover care

Out-of-network insurance

If Washington University Physicians is not in your insurance network, please contact your insurance company to find an in-network provider.

Preexisting conditions

If your insurance plan has a preexisting condition clause, it may not cover the care you receive at Washington University Physicians. If your insurance denies the service, you will be responsible for the full cost of your office visit, test or procedure.

Orthopedic services billed separately

To diagnose and treat your orthopedic condition, your provider may recommend additional tests, procedures or equipment. These services are billed separately from your Washington University Physicians bill.

Radiology (X-rays and imaging)

Radiology services are considered outpatient hospital services. Contact your insurance provider with questions about coverage. You may receive:

- A **facility bill** from the hospital for taking the images.
- A **provider bill** from Washington University Physicians for reading the results.

Durable medical equipment (DME)

Most DME will be billed to your insurance. You may receive a bill for any remaining balance or non-covered items. **For items not covered by insurance, payment is due at the time you receive them.**

Fluoroscopic-guided injections

You may receive:

- A **facility bill** from the hospital.
- A **provider bill** from the Washington University physician performing the injection.

Therapy services

Physical and occupational therapy services are billed separately by the provider or location you choose.

Fracture care

In some cases, your provider may bill fracture care as a "packaged" service. This means one bill includes:

- Treatment of the fracture.
- Your first cast or splint.
- Up to 90 days of routine follow-up care.

Not included in the package

These items may be billed separately:

- X-rays.
- Casting supplies (including those used with the first cast application).
- Crutches, slings or splints.
- New or replacement cast application or splint (after your first cast or splint).
- Care for other injuries or conditions.
- Treatment of complications.

Insurance coverage

Fracture care may be processed differently than a regular office visit. Your explanation of benefits (EOB) may show this as a surgical service, with your deductible and co-insurance applied. We are using the most appropriate billing code available to describe the care rendered and are legally required to use this code to bill for this service.

Work and accident-related care

Workers' Compensation

Many of our physicians accept workers' compensation patients. Approval from your adjuster is required before your visit can be scheduled. Have your adjuster contact our workers' compensation coordinators at **314-747-2539**.

Auto accidents

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

Third-party billing

Our providers do not treat patients under a lien from an auto carrier or attorney.