



ORTHOPAEDIC MULTISPECIALTY NETWORK, INC

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Accident Policy Guidelines

- OMNI Orthopaedics will submit to a patient's **own insurance** as a courtesy. If the patient was a passenger in a motor vehicle, we will bill the **owner's** insurance. The patient must provide the insurance name, billing address, insurance claim adjustor and accident claim number. If payment is not received within 30 days, payment in full is due from the patient or guardian.
- **OMNI Orthopaedics does not bill third parties, or hold accounts for settlement.** OMNI does not accept letters of protection from attorneys. If the patient does not have medpay on their accident insurance and does not have, or refuses to provide, health insurance they would be considered self pay and fall under the self pay guidelines.
- **It is necessary to obtain the health insurance in order to follow the guidelines of the health insurance plan.** Services should always be backed up with insurance referrals and precertifications and scheduled with network providers, in the event the medpay exhausts.
- **MEDICARE IS THE SECONDARY PAYOR TO NO FAULT OR LIABILITY INSURANCE.** Health care professionals must attempt to collect from the liability carrier before billing Medicare. The patient must provide OMNI Orthopaedics with the accident carrier's billing information.