



## **Policies**

### **X-Rays**

To insure proper treatment and diagnosis of your orthopaedic problem, many times it is essential for x-ray films to be taken in our office. If you have had other x-rays taken within the last three to six months of the area in question, please bring them with you or mail them to us so that we can compare them with your new films.

### **Appointments**

Patients are seen on an Appointment Basis. The office is open Monday through Friday from 8:00 a.m. until 4:30 p.m. Surgery, if necessary, can be arranged at the Frederick Memorial Hospital or the Frederick Surgical Center. Unfortunately, emergencies are part of any medical practice and they sometimes cause a delay in your being seen. We appreciate your cooperation in this matter. We know that your time is valuable.

### **Telephones**

Our staff handles all incoming telephone calls. This allows our Doctors to attend our patients with minimal interruptions. If your call is an emergency or a question that only a Doctor can answer, one of the doctors will return your call as soon as possible. Routine prescription refills should be requested during open office hours and will not be called in after office hours.

### **Prescriptions and Refills**

Prescriptions and refills are issued only during office hours. We do not have your medical records available on weekends and evenings. This makes it very difficult to determine whether a new prescription or a refill is indicated.

### **Workman's Compensation Claims**

Not all injuries are covered by the Workers' Compensation Law even if the injury happened "on the job." In Maryland, in order for an injury to be covered, the harm suffered by the employee must have been caused by an "accidental personal injury arising out of and in the course of employment." Those words from the Maryland statute are VERY important. Just because a person is hurt "while working," "on the job" or "at work" may not be enough for the insurance to apply. Additionally, if you can prove that you have an occupational disease you may be entitled to Workers' Compensation benefits.

### **Auto Accidents**

Personal Injury Protection (PIP) is the primary insurance carrier for auto accidents. In order to file for PIP, we need the name and address of the driver's car insurance and the policy number. Health insurance will not be filed until all PIP funds are exhausted.

### **Fees and Insurances**

Our fees are within the usual and customary charges for this area. Payment is usually expected for office visits at the time of your appointment. If you are a member of a health maintenance organization (HMO) or a preferred provider organization (PPO), payment of your co-pay is expected at the time of the visit. In addition to cash and personal checks, MasterCard, Visa, American Express and Discover are accepted. Fracture and surgical services are rendered as a global fee which incorporates the fracture and/or surgical care and reasonable number of follow-up visits. Insurance forms are completed for primary insurances and those secondary insurances that we participate with. Please bring a copy of your insurance card(s) and any insurance forms with you for each office visit.