

## **Important Insurance Information to consider when scheduling surgery**

Dr Krause is on staff at several area surgery centers and hospitals. He does this because different surgery centers are in-network with different insurance plans. While Dr. Krause is likely to be “in network” with your insurance, the place where you have your surgery may or may not be in your insurance network.

If the surgery center where Dr. Krause does your surgery is not a participating provider with your Insurance Plan, please be assured that the surgery center is committed towards no additional costs for you. It is the policy of the surgery centers to mirror “in-network benefits” to all of our patients. The surgery center will waive all out of network penalties (additional fees and deductibles attributed solely to being out of network). However, any deductible that you pay will be applied to the “out of network deductible”. For some insurances, the out of network deductible and the in-network deductible are separate and do not compliment each other. **This means that you may be required to pay an additional “in-network deductible” to a in-network provider or that deductibles that you have already paid to in network providers with not count towards the out of network deductible limit. This varies by insurance plan and can be checked by calling the insurance.**

Surgery centers provide the highest quality care and are ideal for most outpatient surgeries. They typically require a much shorter stay for the patient during both pre and post operative periods. The facilities are much smaller than a hospital and therefore provide more convenient access for patients and their families. The surgeries normally run on schedule and the time between surgeries is minimal. More often than not, patients say they have a much more pleasant and shorter surgical experience at a surgery center versus at a hospital.

We will be happy to accommodate you if you choose to schedule your surgery at an “in network” facility. In network facilities vary by insurance plan. This may mean that your surgery will be scheduled at Missouri Baptist Hospital or Barnes Jewish West County Hospital. These are high quality, full-service hospitals. However, when scheduling outpatient surgeries at a hospital, you may encounter longer delays in scheduling your surgery and longer wait times in the hospital prior to surgery and after surgery. You may also have higher likelihood of having your surgery delayed due to emergent surgeries or previous surgeries running past the scheduled end time.

We will do our best to schedule your surgery at an “in network” facility. **Please notify us when scheduling surgery if you choose not to go to an “out of network” facility.** Our Goal is to satisfy individual needs regarding surgery, from both your lifestyle and financial perspective.

If you have any questions or concerns, please do not hesitate to call our office at 314-336-2555 between the hours of 9:00 – 5:00 Mon-Fri. Thank you for the opportunity to serve you!