

WELCOME TO OUR PRACTICE!

We would like to provide you with our practice billing policies and how they relate to you.

Our office has signed contracts with the following insurance companies:

- All Pennsylvania Blue Cross and Blue Shield Plans including Personal Choice, Blue Shield Federal Employee Plans.
- All Independence Blue Cross Plans including Keystone Health Plan East, Amerihealth HMO and PPO, as well as Independence Administrators.
- Most out-of-state Blue Shield Plans
- All Aetna Plans
- Keystone Mercy
- United Healthcare (only private plans, we do not have a contract with the Medicaid MCO)
- Cigna Healthcare HMO and PPO
- Aetna Better Health

If you are a new patient, or have had a change in insurance coverage since your last visit, please arrive for your next scheduled appointment at least 15 minutes early, to allow us the time to collect your information. **It is your responsibility to advise us of any changes in your insurance coverage.** You should bring your insurance card to every visit, as well as all the pertinent information for the insured parent/guardian ( i.e. dob, ss#, full mailing address).

Some small private health insurance companies will pay us for services on a fee for service basis. Please check with your individual plan for specific reimbursement rules.

**Your insurance plan is a contract between you and your insurance company. It is your responsibility to follow through with them if you have any questions about rejected claims.**

***If you belong to a health maintenance organization (HMO) that requires you to choose a PCP (Primary Care Physician):*** please make sure that our name, phone number and/or provider number are on your member identification card prior to any appointments here. Please make every effort to have your insurance issues settled prior to the time of your appointment, to avoid having to reschedule. Our front desk staff and our billing department are available to assist you Monday to Friday 9-5pm.

***If we do not participate with your insurance carrier:*** We will file the claim if you provide us with the following information: Name and mailing address of your insurance carrier, policy number, group number, policy holders' full name, policy holders' date of birth and social security number. We file these claims as a courtesy to our patients so that your insurance carrier reimburses you in a timely manner. We will bill your insurance company only once per service, the responsibility of the service remains the patient's responsibility. The patient is responsible to pay the bill within 30 days of the service date.

***Co-pays, Coinsurance, Account Balances:*** All co-pays, co-insurances and any account balances must be paid when you arrive for your appointment. Our contract with your insurer requires us to collect co-pays at every visit. A \$10 surcharge will be assessed to your account if you do not pay your co-pay at the time of the service. We reserve the right to refer your account to our collection agency if an account balance goes unpaid for longer than 90 days. We may also find it necessary to dismiss patients from our practice if we are unable to resolve an unpaid balance issue.

***If you have no insurance coverage:*** Payment must be made at the time of the service unless an acceptable payment plan has been agreed upon with our staff prior to the services rendered.

We welcome you to our practice and look forward to providing your medical care. Please do not hesitate to ask our staff if you have any questions regarding the above information.

Sincerely,