

Financial Policy As of January 1, 2011

Patients with Insurance:

- We will submit your insurance claims, including any secondary insurance claims, within one week of your office visit.
- **Co-payments must be paid before you see Dr. Mumneh, or you will be charged a \$10 billing fee.**
- **If you have a deductible, coinsurance or limited coverage, you will be expected to make payment arrangements prior to seeing the doctor, based on an estimate of your responsibility.** (This estimate is not guaranteed. Your insurance company will determine how much you will be responsible for, pending review of the claim.)
 - We utilize a service (Account on File) to make electronic payments automatically through your checking, credit or debit card account.
 - Your account will not be charged until your insurance company has finalized your claim. A statement of the transaction will be sent to you promptly.
 - *If do not wish to make payment arrangements, you will be charged a \$10 statement fee. You will also be required to provide your Social Security number and photo ID, such as a drivers license.*
- **If your plan requires a referral, we will not be able to see you without one.** You are responsible for knowing if you require a referral.
 - If you wish to keep your appointment and be seen without a referral, you will be responsible for payment of our full fee at the time of service.
 - We cannot wait for referrals, although we will refund any payments you have made if you can provide a valid referral within a reasonable time after your appointment.
 - If we are not aware that your plan requires a referral, you will be responsible for all charges.
- Should your insurance company require you to make any unexpected payments (ie., we did not know that you have a deductible for certain procedures or your coverage was terminated), we will bill you once without the \$10 monthly statement. *You must pay the bill in full prior to the end of the month to avoid being charged the monthly statement fee.*
- **If we do not receive payment from your insurance company within 60 days after we submit a claim, you will be responsible for payment of all charges.** Should we receive payment from your insurance company, we will send you a refund.
- **If we do not participate in your insurance plan, you must pay in full at the time of service.**
- Your health insurance coverage is a contract between you and your insurance company. It is your responsibility to know your insurance benefits. Allergy Treatment of New Jersey, PC, and Dr. Nayla Mumneh are not part of that contract. **You are ultimately responsible for payment of your bill.**

Patients with Medicare

- We will submit claims to Medicare and, if you have it, secondary coverage with a private insurer.
- **You are responsible for payment of your annual deductible, co-insurance, co-payments and any services not covered by Medicare or your secondary insurance.**

Please Turn Over



- If you do not have secondary insurance coverage, we expect payment or payment arrangements at the time of service.
- If for any reason you are billed for any charges not paid by Medicare or your secondary insurer and we do not have a payment agreement with you, we will send you a bill. If it is not paid within 30 days, you will be charged a \$10 statement fee.

Uninsured Patients

- If you do not have health insurance, we expect full payment at the time of service, unless prior arrangements have been made.

Dependent Minors

- We expect payment from the parent/guardian who accompanies the child to our office. The accompanying parent/guardian will be considered the responsible party.
- We will not bill a non-custodial parent, even though this may be a part of a divorce agreement. Our office is not part of divorce agreements between parents. We will be pleased to provide a paid receipt for services rendered.

Patient Balances

- Any account balances must be paid in full within 60 days from the date of service, unless you have made payment arrangements with our office.
- Past due balances must be paid in full before future appointments are made.
- Delinquent accounts, for which payment has not been received within 60 days, will be forwarded to a collection agency. We will charge you a collection fee of \$60 or 30%, whichever is greater.

Other

- Returned checks are subject to a \$25 charge.
- Missed appointments or appointments that have not been canceled at least 24 hours prior to the appointment will result in a \$25 charge. This charge must be paid before you can make another appointment.

For your convenience, our office accepts Visa, Mastercard, American Express, Discover, checks and cash. We cannot accept currency in denominations higher than \$50 because we do not keep much change in the office.