

Financial and Insurance Policy

Our practice participates with Medicare, Horizon Blue Cross Blue Shield, Aetna, Cigna, Multiplan, Beechstreet, Oxford, United Operating Engineers, PHCS, Qualcare, Amerihealth, Keystone and Medicaid.

Private Pay: Payment for services rendered in our offices is due at the time of service. This includes all insurance plans that we **do not** participate with. For self-pay patients with **no** insurance or with an insurance plan we don't participate with, a 15% discount is applied if payment in full is made at the time of service. In addition, medically necessary services not covered by your insurance plan are eligible for a 15% discount when paid in full at time of service.

Managed Care Insurance Contracts: Patients enrolled in managed care health plans are **required** to pay their co-pays and present valid referrals at the time of service. After insurance has paid for services, co-insurance amounts are due upon receipt of bill. Payment can be made via phone calls to the billing department with Visa or Master Card.

Acceptable Methods of Payment: **Cash Visa Money Order Check Master Card**

*A receipt will be provided to you for each payment made.

Billing: Any personal balance over 30 days old without current payments applied against it is considered an overdue balance resulting in delinquent status of the account. To avoid assignment to a professional collection agency, all payments due should be made promptly. If **genuine financial difficulties** exist, please call. We are happy to arrange a personalized monthly budget payment plan.

We honor Hunterdon Medical Center's Payment Assistance Program. The financial responsibility of the patient is determined by the level of assistance granted by Hunterdon Medical Center and our financial policies.

How to apply for Hunterdon Medical Center Payment Assistance Program: Hunterdon Medical Center has a payment assistance program to qualifying individuals with limited incomes and/or extenuating circumstances. To determine whether you qualify for this program, please call Outpatient Account Representative, and request an application. All requests for the assistance program will require the following:

- Completed application form
- A copy of your last income tax form
- All applicable W-2 forms
- Two most recent pay stubs from each employed adult in the family
- A copy of the check-stub from the unemployment payment if collecting unemployment

Once the application is completed, return it to:

Hunterdon Medical Center (Attn: Patient Accounts Dept)
 2100 Wescott Drive, Flemington, NJ 08822
 908-788-6574

Professional Courtesy Policy and Code Change Requests: In accord with the state and federal regulations, it is potentially unlawful to accept "insurance only", to waive co-pays, and/or to alter codes that accurately depict medical services rendered. For these reasons, the practice of making "professional courtesy" adjustments is strictly prohibited for all Hunterdon Healthcare Practices, as is the practice to alter codes that accurately depict services rendered; this would be considered fraud.

Returned Check Policy: If we receive a Non-Sufficient Funds (NSF) returned check, we will immediately send a statement with amount due plus a returned check fee of \$30, which is due and payable within 15 business days from the date of the statement.

Patient/Print Name: _____

Patient/Responsible Party Signature: _____

Patient/Responsible Party Name: _____ Date: _____