

## First Care Medical Group Financial Policy

First Care Medical Group currently participates in many insurance plans and managed care plans. If you have any questions about your specific insurance carrier, please call us.

Lyndhurst office: 201-896-0900

Verona office: 973-857-3400

Central Billing office: 973-857-8995 (select option 3)

We will make a copy of your insurance card when you arrive for your appointment. You will also need to bring photo identification, such as a valid driver's license.

It is important that you understand your particular medical coverage and that you keep us informed of any changes in your insurance coverage. We need this information to ensure accurate billing. Our Billing Office is available to discuss any questions you have regarding your claim or coverage. Many insurance carriers have a "deductible" which must be met before they pay any part of a claim. Should your insurance carrier notify us that you have not met your deductible for a particular year, we will bill you directly for this amount. Due to the expense of monthly billing, we require that payment be made at the time of your office visit. For your convenience, we accept cash, checks and credit cards..

If your personal circumstances make payment of medical expenses difficult, we can discuss a payment plan contract with you if arrangements are made in advance.

### **About Your Insurance Coverage:**

**Commercial/Indemnity Insurance:** Your policy is a contract between you and your insurance company. Since we are not a party to that contract, your account balance is your responsibility whether your insurance pays or not. As a courtesy, we will file a claim on your behalf. However, if your insurance does not pay within 60 days, you will be responsible to pay the balance of unpaid charges and follow-up with your insurance directly. FCMG does not bill secondary insurance carriers except for patients who are covered by Medicare. We will provide you with a statement that you can use to file a claim with a secondary carrier if you have one.

**Managed Care Plan (HMO, POS, PPO):** You will need to pay any co-payments, deductibles, and non-covered services at the time services are rendered. It is the patient's responsibility to verify a physician's participation in their health plan prior to making an appointment. Most managed care plans require you to choose a Primary Care Physician or PCP. In most cases, you must notify your insurance company in advance that you have chosen one of our physicians as your PCP or your insurance will deny your bills and you will be responsible for payment.

**Medicare:** We are required to file claims with Medicare. You are responsible for all Medicare co-payments and for services not covered under the Medicare program.

**Medicaid:** Please note that First Care Medical Group does not accept any Medicaid plans.

**Self-Pay or Self-Filing:** Patients who do not have insurance coverage, who have insurance coverage but are unable to provide us with valid insurance information, or who wish to file their own insurance claims, are responsible to pay 100% of charges at the time services are rendered. If you cannot do that, please discuss it with our staff.

FirstCare does not treat injuries resulting from motor vehicle accidents..

If you have a Work Related Injury (Worker's Compensation) and we accept your case, all fees for health care services will be paid by your employer.

**About Insurance Billing:**

As a courtesy to you, we will bill your insurance company. Please provide us with your insurance card and any additional information we will need. Although we verify your insurance as a courtesy, it is ultimately a patient's responsibility to understand his/her health coverage.

Our staff understands many insurance company policies, but they do not have all the answers about your specific benefits. Please check with your employer or your insurance company if you need detailed information about your coverage.

**Past Due Account Balances:**

If your account balance becomes past due, appropriate action will be taken to collect the amount due. If you have issues that prevent you from paying the full balance due, please contact our office so we can help find a solution. If your account is in Collection, you may be dismissed from our practice and no longer eligible for services until your balance is paid in full.

Please be aware that you will remain financially responsible for services rendered. In the event your account becomes delinquent and is therefore in default of payment, the patient, legal guardian, or admitting parent will be responsible for the principal amount owing and all reasonable costs associated with the collection of this debt, including but not limited to, collection service fees, attorney's fees and all court costs and additional legal fees associated with the recovery of this debt.

If you have financial problems, please communicate with the office as soon as possible so that we may work out a mutually beneficial payment plan and not jeopardize your credit.

**Returned Checks:**

The fee for all checks returned for insufficient funds is \$75.00. This fee will be automatically charged to your account when your check is returned from the bank.

**Questions?**

If you would like to request an itemized statement, dispute your account, request assistance in making payment arrangements, or speak with a Billing Office Staff Member, please call 973-857-8995 (select option 3).

Central Billing Office hours: Monday to Friday, 9 am-5 pm

You may also submit your inquiries by mailing your request to:

First Care Medical Group  
50 Pompton Avenue  
Verona, NJ 07044

It is our goal to respond to any question or dispute within two business days after receipt.

Please include the following information when contacting the Billing Department to help expedite your request.

- Patient Account Number
- Patient's Date of Birth
- Date of Service

Please include the best time to contact you with a daytime phone number and/or email address, and a general explanation of your question(s).