

Allergy Treatment Center of New Jersey, PC

Our Financial Policy

We are pleased that you have chosen us as your medical provider. The trust that you have in us is appreciated, and we will do our best to render the finest medical care available.

In turn, we trust you understand that payment for services rendered is your responsibility and is part of our relationship with you. This statement of our financial policy is being provided to you in an effort to avoid misunderstandings.

Medicare – Dr. Mumneh participates in the Federal Medicare program. We will submit claims to Medicare for services rendered to you. If you also have secondary coverage with a private insurer, we will file those claims as well. You are responsible for payment of your annual deductible, co-insurance, co-payments and any services not covered by Medicare or your secondary insurance. If you do not have secondary insurance coverage, we expect payment at the time of service.

Insurance Plans in Which We Participate – We contract with a number of HMO, PPO and other managed care plans and attempt to keep up with their numerous, and often changing, guidelines. However, we must ask that you be familiar with the rules of your insurance carrier. You need to know your financial responsibilities (co-payments and deductibles), referral stipulations and which services are and are not covered. If your plan requires a referral, we will not be able to see you without one. 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 reimburse your any payments you have made if you can provide a valid referral within a reasonable time after your appointment. **Co-payments must be paid before you see the doctor, otherwise you will be charged a \$10 billing fee.**

We will submit your insurance claims and bill you any portion deemed your responsibility, such as co-insurance, additional co-payments, and/or deductible, by your insurance company. We expect full payment of your portion within 30 days of payment from your insurance company.

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.

Other Insurance Plans – If you have coverage with an insurance plan in which we do not participate, we expect payment at the time of service. We will happy to submit your claims to your insurance company for reimbursement, or we can provide you with a detailed receipt so that you may file the claim on your own. You are responsible for full payment, regardless of the amount paid by your insurance carrier.

Dependent Minors – We expect payment from the parent/guardian who accompanies the child to our office. 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.

It is important for you to understand that your health insurance coverage is a contract between you and your insurance company. 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.

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

For your convenience, our office accepts Visa, MasterCard, checks and cash. Returned checks are subject to a \$25 charge.

Past due balances must be paid in full before future appointments are made. Outstanding balances older than 30 days may be subject to late fees. Delinquent accounts, for which payment has not been received within 60 days, will be forwarded to a collection agency. Fees incurred in the collection agency process and interest will be charged to you. The collection agency may report you to one or more credit bureaus, and failure to pay your balance may result in legal action.