



Financial Policy

Thank you for choosing Long Island Gastroenterology Specialists. We believe that good medical care starts with good communication. We have created this policy to help our patients understand their responsibilities with respect to our fees. If at any time you have questions regarding this policy or the payment process, please call Monica Martins in our Billing Department at (516) 785-6800 extension 3.

Our billing staff is available during business hours to assist you with billing concerns, but cannot possibly be familiar with all the nuances of each individual's particular plan. It is always in your best interest to know the details of your insurance coverage, including covered services, deductibles, and co-insurance responsibilities.

Patient Information/Proof of Insurance

At each visit, you will be asked to verify your personal contact information, present a copy of your insurance card(s), present a picture ID, pay any outstanding balance, and pay any co-payments or charges due for that day's visit. In order for us to verify your insurance, we will ask you to update your insurance/demographic information annually, or more frequently if there has been a change in your coverage. Failure to notify us of a change in your coverage could lead to a denial of claims and patient responsibility of denied charges.

Claims Submission

Your insurance carrier may need additional information from you in order to process a claim we submit on your behalf. It is your responsibility to comply with their request in a timely manner. Failure to supply this information could lead to a denial of claim, which will become your financial responsibility.

Co-Payments and Deductibles

Payment of co-pays are due at the time of service. We are required to collect that fee per your contract with your insurance company. A \$15 administrative service fee could be added to your account for co-payments are not made at the time of service. We accept cash, check and credit card.

Medical insurance rarely covers the full cost of medical care. Certain costs, such as deductibles, co-payments and co-insurance, will be passed along to you by your insurance carrier. Per your insurance coverage, you are responsible for any deductible and co-insurance amounts that your carrier determines to be your responsibility. These include in-network deductibles that will be outlined in an Explanation of Benefits (EOB) that will be mailed by your carrier to you and this office. You are responsible for all amounts your carrier determines to be "Patient Responsibility". These amounts are due to this office within 30 days of your receipt of the EOB from your insurance carrier.

Referrals

Your insurance may require a referral from your primary care physician before you are seen by one of our physicians. It is important to obtain the appropriate referral prior to your visit. If this referral is not obtained, you will either have to reschedule the appointment or sign a waiver of insurance and pay for the visit in full at the time of service.

Self-Pay

Individuals with no insurance should speak with our billing staff prior to your appointment to review costs. Payment is expected at the time of service.



Prompt Payment

We require that our patients promptly pay all charges for services rendered. In some cases, our fees may be adjusted, based on whether we participate in or accept insurance, for instance. If a bill is rendered by this office then an amount is due. If you are reimbursed directly by your carrier for your care, you must remit that payment promptly to us. Once your claim has been processed by your carrier, and to the extent that a portion is left as your responsibility, we will bill you for that amount.

Screening vs. Diagnostic Coverage for Colonoscopy

Insurance companies often provide screening benefits for routine screening colonoscopy. However, if during your screening procedure the physician removes a polyp or performs a biopsy, the procedure may be considered diagnostic and may not be covered as a screening exam. In this case, some insurance companies direct the financial responsibility to the patient for all or part of the procedure cost. It is important for you to be familiar with your plan coverage and financial responsibilities.

Out-of-Network Service

For some insurance carriers, services for anesthesia and pathology in conjunction with a patient's procedure are considered out-of-network. Patients should check with their insurance carriers to determine coverage. Our billing department is available to discuss these charges with you and can be reached at (516)785-6800.

Medical Records

We understand that at times you may need medical records to be sent to another physician. We will forward these records to you once we receive a per page charge, in advance, accompanied by a signed authorization by the patient. Of course, there will be no charge for the sharing of records with a collaborating physician to assist in your medical care.

Non-Payment and Delinquent Accounts

Accounts that are not paid within 60 days from their due date may be sent to an external collection agency. In addition to your full outstanding balance, a 33% surcharge may be added to your bill to cover our costs of collecting on your account.

Returned check

A \$30 charge will be added to your bill for any checks returned for insufficient funds.

Missed Appointments/Other Fees

Long Island Gastroenterology Specialists retains the right to charge fees for cancelled appointments.

I understand the above information. I will be financially responsible for the following patient:

Name: (print name of patient) _____

Signature: _____

Date: _____