CENTRAL JERSEY INTERNAL
MEDICINE ASSOCIATES PA

CJIMA Financial Policy

The following is a statement of our financial policy:

Our goal is to provide the highest quality medical care for our patients. We charge what is usual and customary for our area. We know how confusing insurance plans can be, if you have any questions, feel free to ask us. We may be able to help. Our billing office number is (732)-828-0550 and we are open Monday through Friday from 8:00am to 4:30pm.

- Patients are responsible for their co-payments at the time of visit. Also, if you have an outstanding balance on your account, you will be asked for payment prior to seeing your provider. Payments may be made by cash, check, American Express, Discover, Master Card, and Visa. Our billing office will be happy to assist with setting up a payment plan if needed.
- <u>Regarding Insurance Companies We Participate With:</u> You are responsible to supply our staff with your primary and secondary insurance cards, prior to your appointment. If your insurance company requires a Primary Care Physician (PCP), it is your responsibility to have one of our physicians listed as your PCP prior to your appointment. Should an inaccurate or omitted insurance information be supplied causing a reduction or non-payment of benefits, the obligation of the payment will be transferred to the patient.
- <u>Regarding Non-Participating Insurance:</u> If we do not participate with your insurance, the bill is your responsibility, and payment is due at the time of services. We accept cash, check, American Express, Discover, Master Card, and Visa. Your insurance policy is a contract between you and your insurance company. We are not a part of the contract. Our billing offices will be happy to supply you with any forms you may need to get reimbursed by your insurance company. In addition, to many health insurance companies, we do not participate with Medicaid, Worker's Comp, or Motor Vehicle Insurance Companies.
- <u>For patients without insurance:</u> You are required to pay for services at the time of your visit.
- <u>Referrals:</u> We require 4-5 business days for any referral(s) to be complete. Please leave all the needed info on the referred line.
- <u>Additional Information:</u> Our Returned Check Fee is $25.00. Our bank charges us a fee for any check that is returned, and this fee will be added to your bill.
- <u>Cancellation Policy:</u> If you are unable to keep an appointment, you must notify our office at least 24 hours prior to your appointment, otherwise you will be charged $50.00 for any missed appointments. You can confirm or cancel your appointment through the email, text, or call reminders that are sent 2 to 3 days beforehand. Otherwise, you must call the office and speak to a receptionist to cancel the appointment. Please, do not leave a voice message.
- <u>Collection Policy:</u> Any account over 120 days old without payment will be sent to a collection agency. A $50.00 collection fee will be added to your account. You will not be able to make another appointment until the balance is paid in full.