

South Jersey Dermatology Center

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PLEASE NOTE: IT IS THE PATIENT'S RESPONSIBILITY TO KNOW WHICH LAB THEIR INSURANCE COMPANY IS AFFILIATED WITH.
OFFICE POLICY & PATIENT RESPONSIBILITY

- I. Your insurance coverage is a contract between you, the patient, and your insurance company (not the doctor).
- A. Deductible is the patient's responsibility; even Medicare has a \$131.00 deductible.
 - B. Co-insurance/co-payments are the patient's responsibility.
 - C. Co-payment is due at the time of the visit.
 - D. Referrals, if required, are the patient's responsibility. **YOU WILL NOT BE SEEN IF YOU DO NOT HAVE THE PROPER REFERRAL.** You may reschedule your appointment.
 - E. Filing insurance claims is a service provided without charge and in no way relieves you of responsibility of your bill.
 - F. We accept assignment with all insurance companies and Medicare. We do not accept Medicaid.

II NOTE: ASSIGNMENT MEANS: WE ALLOW YOUR INSURANCE COMPANY TO DISCOUNT THE CHARGES. YOUR INSURANCE COMPANY WILL SET THE FEES FOR THE PROCEDURES PERFORMED. THESE FEES WILL REFLECT THEIR CUSTOMARY AND REASONABLE CHARGES AND ARE THE PATIENT'S RESPONSIBILITY.

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EXAMPLE: If your insurance company pays 80% of covered/discouted charges, the patient is responsible for 20% of covered/discouted charges. The 20% is called the co-insurance.

If you have secondary insurance, we will submit the 20% for reimbursement.

Any charge your insurance company deems to be over reasonable and customary is not patient responsibility and will be adjusted accordingly.

- III Your insurance company states these are the patient's responsibility and payments are due immediately.
- A. Charges applied to your deductible
 - B. Charges applied to co-insurance
 - C. If you do not reply to your insurance company's requests for further information required to process the claim
 - D. If your coverage is not in effect at time of visit
 - E. If there are charges in coverage which you did not advise the doctor's office prior to the visit
 - F. If your coverage does not cover specific procedures as specified in your insurance handbook
 - G. If the insurance payments are sent directly to you, you are responsible for sending them to the office with the Explanation of Benefits (EOB)
- IV Our goal is to provide the best medical care available while allowing your insurance company to establish customary and reasonable fees.
- V Responsible Parent: In cases of divorced or separated parents, our policy is that the patient bringing the child into our office must be responsible for the full payment of all fees.

I HAVE READ AND COMPLETELY UNDERSTAND THE ABOVE OFFICE POLICY AND PATIENT RESPONSIBILITY.

Patient/Guardian

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