



Financial Policy

Thank you for choosing North Jersey Nephrology, PA as your healthcare provider. Please understand that payment of your bill is considered a part of your treatment for services. Please see below for details regarding our Financial Policy.

Payments:

- All copays are due at the time of your appointment.
- We accept cash, checks, credit cards or debit cards as forms of payment.

Regarding Insurance & Office Policies:

- We may accept assignment of insurance benefits. The balance is your responsibility whether your insurance company pays, does not pay, or rescinds payment. We cannot bill your insurance company unless you provide us with your insurance information. Your insurance policy is a contract between you and your insurance company. We are not a third party to that contract. In the event, we do not accept assignment of benefits and your insurance has not paid your account in full within sixty days, the balance will automatically be transferred to your responsibility. Please be aware that some, and perhaps all, of the services provided may be non-covered services, and not considered reasonable and necessary under your medical insurance. Contact your employer or insurer if you have questions. All co-pays are due at the time of your session when you use an insurance plan for which your doctor is a provider. In the event, your insurance coverage changes, it is your responsibility to notify us. If your plan is one for which we are not participating providers, you are responsible for your account balance. Any follow-up or reporting to third parties that becomes necessary due to unpaid balance on your account shall not be considered a breach of confidentiality.
- While North Jersey Nephrology, PA may be listed as network provider for your insurance, this is not a guarantee of coverage. Should your insurance company reject a claim, you will be held responsible for the balance due.
- Patients must present all insurance cards upon every visit to our office. Patients who do not have their insurance card(s) may be asked to sign a waiver and may be required to pay in full at the time services are rendered. It is your responsibility to provide us with the correct information to bill your insurance.
- If your insurance requires a referral to be seen by a specialist, the referral must be in our office prior to your appointment or you will be asked to sign a waiver and may be required to pay in full at the time services are rendered. It is your responsibility to know if your insurance requires a referral.
- If it has been more than 1 year since your last visit, or if it is your first visit of a new year, you will be asked to complete a new patient registration packet including HIPAA forms. This packet must be updated each year.

No Show and Cancellation Policy:

- North Jersey Nephrology, PA reserves the right to terminate patients from care when the patient misses two or more scheduled appointments without giving a 24-hour cancellation notice within a 6-month period.
- Missed appointments or cancellations within 24-hours will result in a \$25.00 charge. This charge is not covered by your insurance and will be billed as your responsibility. Patients with two or more unpaid missed appointment fees are subject to termination of care.
- Cancellations due to a Winter Weather Advisory will not result in a cancellation/No Show charge if the client calls to cancel. No show, no call may still result in a cancellation charge.
- Patients who are more than 15 minutes late for their scheduled appointment may be asked to reschedule.

If you need to cancel an appointment, please contact us at 973-653-3366 during regular clinic hours (note that this does NOT include Saturday), at least 24-hours before your scheduled appointment to reschedule to a better time. If there is something, we can do to assist you in keeping scheduled appointments, please contact us.

Service / Finance Charges:

- All Clients must complete our "Registration Form" before seeing a provider
- Subject to service charge of up to %1.5 after 30 days of non-payment
- Past due accounts may be reported to a collection agency
- There is a \$25 service charge for insufficient funds on debit cards and returned checks
- Any credits accrued throughout the year will be used toward future visits.
- All refunds will be processed at the end of the fiscal year.

Balance Policy:

A balance is considered "overdue" when the client has not made a payment on the amount not covered by insurance within 2 billing cycles (60 days) since the appointment.

- Clients with overdue balances exceeding \$300 or with a balance outstanding for more than 90+, the balance must be paid in full prior to setting another appointment or a reasonable payment plan must be established to bring the outstanding balance into compliance.
- If you are unable to comply with North Jersey Nephrology's financial policy due to financial hardship, we may provide you with a Financial Aid Application.

External Transfer of Care

When an external transfer of Care is deemed necessary, a written Notice of Transfer must be given to the patient, stating the reason for the transfer of care, treatment plan, and prescription accommodation at the provider's discretion, records coordination, followed with at least three appropriate referrals. This Transfer of Care period should conclude within 90 days, or once the patient has established alternative care.

- A. **If a patient is unable to comply with** North Jersey Nephrology, PA's financial policy, referral to an alternative health provider may be suggested to ensure consistency of care and reasonable financial assistance for the patient.
- B. **If a patient requests a transfer of care,** they must clear any unpaid balance before records will be released, unless the reason for transfer is due to financial hardship. This status must be confirmed by the Office Manager.

Records Requested

- The following outlines the fees charged for the photocopying of all documents
 - First 100 pages = \$1.00 per page
 - From the 101st page to end = \$0.25 per page
 - There is a Maximum Charge of \$200.00 for the entire medical record
 - ✦ (N.J.A.C 13:35-6.5(c)(4))
 - A search fee of no more than \$10.00 per request may be charged.
 - A postage charge for the actual cost of mailing is additional.

This charge will be applied to the account of the person whose records are requested

Subpoena Policy

- For subpoenas requiring in-person testimony or appearance by an employee or contractor, North Jersey Nephrology, PA reserves the right to charge the \$350 hourly provider rate for time spent preparing for, commuting to, appearing and testifying in response to subpoena. A \$2000.00 advance will be charged for appearance in court.
- For subpoenas requiring production of medical records, narrative reports, and/or any official documentation, North Jersey Nephrology, PA, reserves the right to charge \$500.00 in advance to process the requested documents. Any time spent over two hours in production and copying of these records and/or documentation will result in a charge of \$250.00 per hour. As permissible under applicable law, North Jersey Nephrology, PA, reserves the right to demand payment of these fees in advance of in-person appearance and record and/or document production. North Jersey Nephrology, PA will comply with all applicable HIPAA, New Jersey Privacy Act and other regulations in responding to all subpoenas.

Thank you for understanding our financial policy. For questions or concerns please contact our office at 973-653-3366.