

**COMMERCIAL INSURANCE AND SELF PAY PATIENTS**

Advanced Endoscopy (AESC) will bill your primary and secondary insurance carrier for the services you receive in our center, in accordance with all applicable laws and rules regarding patient privacy and security to ensure the confidentiality and safety of our patients' medical records. If AESC is out of network with your carrier, and you do not have secondary coverage with any other carrier or with Medicare or Medicaid, AESC will accept the payment received from your insurance carrier(s) as payment in full and will not bill you for any balance.

You may receive a bill from AESC for the **FACILITY FEE** if:

- 1) Payment is denied by your carrier due to pre-existing conditions.
- 2) You do not provide information requested by your insurance carrier.
- 3) Your policy benefits have been exhausted (i.e. you've reached your benefit maximum).
- 4) Your workers compensation or motor vehicle carrier denies your claim as unrelated.
- 5) Your insurance carrier mailed payment to you rather than AESC and you did not forward the payment as instructed below.
- 6) You have an attorney's letter of protection and the case does not settle in your favor.
- 7) We have had no response from your insurance carrier.
- 8) We participate with your carrier (AmeriHealth, All Blue Cross Blue Shield Plans, Tricare, Medicare, Railroad Medicare, New Jersey Carpenters, Medicaid, Well Choice and Horizon NJ Health) you will be billed according to your plans benefit allowances, i.e. deductible and co-insurance.

AESC does not participate with all commercial insurance carriers. Payment may be made directly to the patient for the facility fee. **PLEASE DO NOT DEPOSIT THE CHECK.** Endorse the check and forward it with the accompanying explanation of benefits (your insurance carrier will inform us that this has occurred). If you do not turn over the check and the explanation of benefits, you will be responsible for the bill **IN FULL** plus any additional court fees or attorney's fees incurred in the collection of your account.

**MEDICARE or MILITARY PATIENTS**

(This section applies to Medicare, Champus, Tricare - Healthnet Federal and US Family Patients.)

AESC is participating in the Medicare insurance program. We accept assignment for your facility fee. We also accept assignment on all military insurance listed above. To comply with federal regulations, you will be billed and are responsible for payment of your yearly deductible and any applicable coinsurance amounts. If you provide us with secondary insurance coverage information, we will bill that carrier for any balance before billing you.

**ANESTHESIA CHARGES**

The Center's anesthesia provider, Specialty Anesthesia Associates will bill separately for their services.

**LABORATORY CHARGES**

Laboratory services are billed separately through Monmouth Medical Center, Millennium Pathology or Monmouth GI Pathology.

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Signature

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Date