

INSURANCE

We file all insurance paperwork on your behalf! Simply bring your insurance card with you and our staff will handle the rest. We currently accept and **are in-network** with the following insurance companies:

- Medicare
- Horizon BCBS (**not Advance Policy**)
- Aetna
- United Healthcare/Oxford
- Amerihealth
- PHCS/Multiplan
- Humana
- Insurance Design Administrators

If your plan is not listed above, we may still take your insurance. Please call the office at 973 335-5666 for more information. Our self-pay rates are affordable and intended to make our care accessible to everyone.

GROUP OR INDIVIDUAL INSURANCE

We attempt to take out as much of the “insurance hassle” as possible for you. We’ll happily verify benefits from your insurance company. Please remember, however, that the benefits quoted to us by your insurance company are not a guarantee of payment. We will file your claim and await payment for 90 days. If your company pays the benefits they quote us, the only services you will be responsible for are non-covered services, deductibles, co-pays, or coinsurance. If you have any questions at all regarding your financial responsibilities at our office, please do not hesitate to ask and we will be happy to assist you.

PATIENTS WITHOUT INSURANCE

An increasing number of patients do not have insurance, or have plans with limited coverage, such as catastrophic policies. We realize that no one wants to build up a large bill. Therefore, we will assist on those fees so those patients may receive complete care without undue financial difficulty. We accept cash, personal checks, Visa, MasterCard, and Discover cards.

PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Notify our office immediately if an attorney is representing you. We accept all auto insurance policies for treatment. Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to six months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

SECONDARY INSURANCE

Please inform us of any secondary insurance you may have. We will assist you if you need help in filing.