



**INFORMATION ABOUT THE FINANCIAL RESPONSIBILITIES OF OUR PATIENTS  
(Updated 12-11-2015)**

**THIS CONTRACT MUST BE SIGNED AND RETURNED TO OUR OFFICE BEFORE SURGERY**

The billing department has been advised that you or your loved one has been scheduled for surgery. We would like to inform you in advance that the billing process for surgery can be a lengthy one. Our clinical staff prides themselves in working hand in hand with our patients to provide the best possible care. We offer that same dedication in helping resolve the financial aspect of your scheduled procedure. In an effort to come to ensure that your insurance paperwork is in order before your upcoming surgery, we provide the following information for our patients. While we are not participating physicians in ALL insurance groups, we do accept patients with ALL kinds of insurance. What that means, in lay man's terms, is that we will "negotiate" or "work" with your insurance company and still provide you with the best care possible!

**Please read this document, ask questions if you have any, and then sign.**

1. When a surgeon schedules a surgery, the surgeon chooses the EXPECTED surgical codes. Sometimes, there are additional codes, or charges, that may occur if the surgery is MORE complicated than originally thought. We ALWAYS do our best to give our patients an honest estimate of expected charges if requested. If you would like an estimate of charges, please ask. Often, the surgeon NEEDS assistance (two sets of hands) during the surgery. If an assistant surgeon or co-surgeon is needed, there will be a charge for the assistant surgeon or co-surgeon.
2. We will submit your claim to your insurance carrier for you. THERE IS NOTHING FOR YOU TO DO BUT FOCUS ON YOUR RECOVERY! Charges for surgery are sent out monthly to your insurance company, and a copy of that bill will be sent to you. Sometimes, insurance companies ask the patient to submit paperwork for an appeal for payment. We will always help you with submitting your appeals. New Jersey Law states that all clean claims must be paid within 30 days. You should remind your insurance carrier of that law.
3. You are responsible for surgical charges, but in most cases, insurance pays all, or at least, most, of the charges for surgery. The **EXPLANATION OF BENEFITS (EOB's)** that are sent out by the insurance companies are often confusing. **CALL US IF YOU RECEIVE ANY EOB'S IN THE MAIL and WE WILL EXPLAIN CHARGES AND BENEFITS.** Legally, we are NOT permitted to "write-off" co-payments or deductibles. These are required by your insurance company and by LAW we cannot write them off.

**THIS CONTRACT MUST BE SIGNED AND RETURNED TO OUR OFFICE BEFORE SURGERY**

Your signature indicates that you understand and agree to this financial responsibility. We cannot proceed with elective surgery unless this document is signed and returned to the office.

\_\_\_\_\_  
Patient Name

\_\_\_\_\_  
Date of Scheduled Surgery

\_\_\_\_\_  
Signature of Patient/Guardian

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Name of NJPNI employee completing form

\_\_\_\_\_  
Signature of surgeon

\_\_\_\_\_  
Signature of Billing Manager