

# Our New Jersey Insurance Billing Program Patient Guidelines



Our billing program allows patients to enjoy the benefits of their medical insurance services. It is an affordable option for patients with private or commercial health insurance, including Medicare Advantage plans.



**Our program offers two options,** Schedule A and Schedule B. Identify the most suitable option for you by reviewing the Schedule A and Schedule B details here. If uninsured, please follow Schedule B.

## Two Options

### It's Easy:

- Using the guide to the right, determine whether your insurance provider is eligible for Schedule A or Schedule B pricing.
- Look on the top right of the requisition for the EPA and EPB test price.
- Choose a payment type and complete the payment, patient, and insurance information sections on your requisition form.
- Payment must be submitted with the specimen to be eligible for Schedule A or B of the program. *Failure to include payment may result in disqualification from the program.*
- The payment submitted will be applied to the amount due as indicated on the Explanation of Benefits (EOB) provided by the insurance provider.

### Schedule A\*

- All insurance providers (including both HMO and PPO plans) with the exception of Medicare and the insurance providers listed under Schedule B below (Medicare patients please see reverse for more information)

### Schedule B

- Insurance providers listed below:

Aetna            Kaiser  
 Humana        Tufts  
 Principal  
 Blue Cross Blue Shield Federal Employees  
 Horizon Blue Cross Blue Shield

*We will send you two yellow statements indicating the amount your insurance provider has assigned as patient responsibility*

*\* Patients with high deductible plans with health reimbursement accounts (HRAs) should consider choosing the "No Insurance Billing, Prepayment Enclosed" billing option on the requisition and submit payment at the Schedule B amount to prevent substantial deductions from their HRA/HSA account.*

Continued on back

### Explanation Of Benefits

Benefits Summary - THIS IS NOT A BILL



John Doe  
 123 Oak Street  
 Springfield MA 21140



**myInsurance Company**

369 Bright Street | Bowling Green, KY 42104 | 899.999.9999

Date: 10/28/13  
 Provider #: 268359  
 Tax ID #: 3676521

Co-Pay	Deductions	Total	Patient Responsibility
\$40	\$21.46	\$170.32	\$108.86

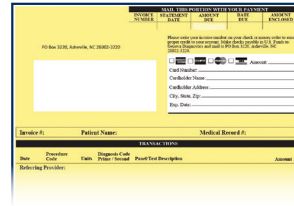
# Important Questions? & Answers

## Under what circumstances will you receive a bill?

### It's Easy:

- The yellow statement indicates that you are participating in our insurance billing program.\*
- We will mail two notices (*yellow statements*), twenty-one days apart, reflecting any unmet deductibles, co-insurance, or co-pays.
- As long as you follow the guidelines, you will not be forwarded to outside credit reporting or collections agencies.
- You may be required to provide a copy of the EOB from your insurance provider to be eligible for this program.
- If you receive payment directly from your insurance provider, payment and a copy of the EOB must immediately be forwarded to us.

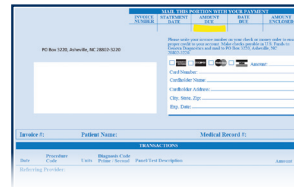
### Yellow Statement



### Reason:

Statement of copay/deductible/co-insurance, per billing guidelines

### Blue Statement



### Reason:

The blue statement indicates that you are *not* participating in the program. Potential collections activity related to one or more of the following may occur:

- Your insurance provider paid you directly
- Missing information, or we are unable to file an insurance claim
- Failure to follow billing guidelines
- Failure to pay the required Schedule A or B deposit, thus disqualifying you from the program

## Medicare & Medicaid

We are a Medicare provider and will file claims directly with Medicare for services referred by authorized health care practitioners.

Patients covered by Medicare (*except Medicare Advantage*) and other government payors are not eligible for this program. For tests not covered by Medicare, **Schedule B is recommended**.

### The Small Print:

#### Other Program Details and Requirements

- \* For out-of-network insurance providers, your payment will be applied prior to submitting insurance.
- \*\* A limited test menu is available for Blue Cross & Blue Shield patients receiving services from health care practitioners in New Jersey, these are indicated as "Horizon Eligible".