



OFFICE AND FINANCIAL POLICIES

Thank you for choosing New Jersey Hearing & Tinnitus Center (NJHTC) for your hearing healthcare needs. We are committed to you and your improved ear health. We also want your experience with us to be a positive and productive one. To that end, we want to take this opportunity to inform our patients and their families of our payment policies. This knowledge will help you be better prepared for your appointment.

INSURANCE RELATED INFORMATION: NJHTC is a participating provider with many insurance carriers in the area. We can assist you in determining whether we are a participating provider for your insurance plan.

Insurance coverage is an agreement between YOU and your insurance carrier. We, as healthcare providers, just execute that agreement for you. Thus, **it is your responsibility** to determine whether you have out of network benefits (if we are not a provider for your insurance plan), if you require prior authorization or a referral prior to services being provided or if audiology services and / or hearing aids are covered through your plan. It is important to gather this information prior to your appointment with us. NJHTC cannot submit a claim to any insurance carrier if we do not have all required orders, referrals, or prior authorizations on file. They cannot be obtained after the service is provided.

Insurance carriers do not cover, in full, all goods and services. **While we will verify coverage specifics with your insurance carrier as needed, please understand that these are NOT a guarantee of coverage or payment.** There may be situations where your insurance carrier does not cover the specific good or service you are requesting. NJHTC commits to providing quality, professional hearing healthcare to all its patients regardless of their circumstance. When required and possible, we will work to offer an item or service that is within the limits of your insurance coverage.

CANCELLATION & LATE POLICIES: It is very important that you inform us within 24 hours if you need to cancel or reschedule. If you cancel or reschedule your appointment more than 2x, we will be forced to take credit card information to keep on file and charge a \$75 cancellation fee if the next visit is cancelled or rescheduled.

We understand that sometimes you may be running late to your appointment. Unfortunately, we have patients scheduled throughout the day and may not be able to see you if you arrive more than 15 minutes after your scheduled appointment. We will try to accommodate you if time allows. Otherwise, we will need for you to come back later in the day or another day and time.

PAYMENT POLICIES: **Payment in full is due at the time the services are provided.** You are responsible to pay all out of pocket expenses, such as co-pays, co-insurance and deductibles on the date the service is provided. All hearing aid related charges must be paid on the date you take possession of the aid, accessory or supply.

NJHTC accepts payment in the form of cash, checks, American Express, Visa, Mastercard, and Discover. We also offer a third-party credit program through Care Credit. There will be a \$30 fee for all bounced or returned checks.

It is important that each patient accepts and meets their financial obligations to this practice. NJHTC reserves the right, following 120 days of the initial invoice date to forward all outstanding balances to either a third-party collection agency and / or small claims court. **NJHTC reserves the right to charge a collection fee of 35% of the principal balance at the time of dismissal to a third-party collection agency. We also reserve the right to discontinue care or service to patients who have not met their financial obligations to us.**

Print Name: _____ Signature: _____ Date: _____