



**Regarding Out of Network Insurance Remittal Policy and
Procedures**

Dear Patient::

As a courtesy we will submit any and all medical claims to your insurance carrier on record.

Upon your receipt of your insurance company's documentation for the submitted expenses please endorse the original check received (if applicable) from the carrier over to Dr. France and forward such to the office as soon as possible along with a copy of the explanation of benefits. If no reimbursement is received please forward a copy of the explanation of benefits only.

Any additional financial responsibility that you may have will be determined after receipt of the above requested documents.

Please note that it is your responsibility to communicate with your insurance carrier regarding their receipt and processing of any medical claims. Please be proactive in this procedure as any balances not reimbursed by the carrier in a timely manner will ultimately become the full responsibility of the patient &/or the guarantor on record.

You will continue to receive billing statements from this office every three weeks until the claim for medical care rendered is satisfied by the insurance company. Any claims unpaid by the insurance carrier after sixty (60) days will then become the full responsibility of the patient.

We would like to thank you in advance for your anticipated prompt attention to this financial matter. If you should have any questions or concerns please do not hesitate to contact the office at 908-234-9800.

Very truly yours,
Billing Department

Financial Policy:

We are committed to the success of your medical treatment and overall pleasant experience. Please understand that payment for medical services rendered is part of the process.

In most instances, and as a courtesy, we will directly bill your insurance carrier and not expect payment at the time services are rendered. The balance after all insurers have considered the claim however is your responsibility with the exception of Workers' Compensation Claims.

Please be sure to bring information for all insurance policies providing coverage. We will be happy to forward any balances to secondary or tertiary insurance carriers. If your coverage changes you will need to inform our office staff of the new carrier and effective date.

It is your responsibility to be familiar with your insurance coverage. We render medical services to you, the patient, and not to the insurance company. The insurance policy is between you and your carrier, not with the office. For nonparticipating insurances, any dispute regarding the fees charged and their definition of "usual and customary" is between you and your insurer. If you are not satisfied with the insurance payment it is your responsibility to contact the carrier.

If needed, payment plans are available. Please contact our billing office to inquire about this option.

For your convenience below are some frequently asked questions. If you need further information or have additional questions please do not hesitate to contact the office at 908-234-9800.

- **How may I pay my bill?**

We accept cash or checks; however, if sending payment via mail please DO NOT send cash and your correspondence should be directed to the following address:

Matthew P. France, MD
One Robertson Drive, Suite 11
Bedminster, NJ 07921

- **What insurance plans do you participate with?**

Contact the office to clarify your insurance plan participation. Please note:

- We do not participate with nor do we forward billings to: Medicaid or Motor Vehicle Carriers (PIP claims)
- For all valid insurance coverage, we will submit your claim for services to your private insurer. We will not expect payment at the time services are rendered.

-Medicare participants: We will bill Medicare for medical services rendered, however you are responsible for the yearly deductible and / or the 20% co-insurance they do not cover. If you have a secondary insurer we will be happy to send the balance of the bill to them for consideration.

- **What if I was injured at work?**

The adjustor for your employer's insurance company is responsible for scheduling your initial appointment. We cannot schedule directly with the injured worker until authorization and appropriate information is received from them.

- **What is the financial policy if your office has chosen not to participate with my insurance and I need surgery?**

Please do not allow non-participation with your insurance carrier to stop you from proceeding with surgery as most policies provide out-of-network benefits. In fact, the majority of Dr. France's surgical patients are out-of-network. Simply call our office at 908-234-9800 and inform the staff of any deductible &/or co-insurances your policy contains and we will be more than happy to discuss any, if at all, anticipated financial responsibility that you may have.