







**FINANCIAL POLICY**

Welcome to New York Cardiology Associates, P.C.! The following is a statement of our financial policy. We hope this gives you a better understanding of our billing practices. Patients cared for by our practice come with different insurance and payment options. Please understand that all the physicians in this practice **do not accept** the same insurances. It is important that you check with your insurance to verify your benefits, as well as the requirements of your insurance for pre-certifications for diagnostic tests, laboratory and/or pharmacy designations and referrals.

**\*\*\*\*\*PLEASE REMEMBER TO CHECK OUT AT THE FRONT DESK AFTER YOUR VISIT\*\*\*\*\***

**Medicare**

Our physicians have opted out of the Medicare Program, including Medicare Advantage plans. You will be responsible for payment of all charges at the time of the visit. Due to federal regulations, claims will not be filed to Medicare (or Medicare Advantage plans) and you will receive no reimbursement from Medicare for our services. Supplemental Medicare insurances will also not reimburse you. Additionally, you are required to sign a Medicare Private Contract acknowledging your understanding of this policy.

**Managed Care Plans**

Some of our physicians are currently participating in a small number of managed care plans. You will be notified if you will be seeing a physician who does not participate with your plan. If you are seeing a physician who participates in plan, your insurance will be accepted as payment in full for covered services and **you will be responsible for co-pays, co-insurances and deductibles as dictated by terms of your insurance policy. You are also responsible to notify the practice if your insurance requires a managed care referral, specific pharmacy and/or laboratory designation or pre-certification for procedures.** We will verify referrals and pre-certify procedures when you choose an in-network physician.

**Out-of-Network Insurances**

If your doctor does not have a contractual agreement with your insurance, you will be responsible for payment of all charges at the time of the visit. We will submit a claim on your behalf to your insurance company, and you will be reimbursed by your insurance company based on your out-of-network benefits, if applicable. Some insurances and plans do not permit you to receive reimbursement for services rendered by our out of network physicians.

I understand that Dr. \_\_\_\_\_ does not participate in my insurance \_\_\_\_\_ and that I am responsible for all charges.

**PAYMENT FOR ALL SERVICES RELATED TO YOUR VISIT IS DUE AT TIME OF SERVICE**

The following methods of payment are accepted for your convenience:

- Cash
- Check
- All major credit cards (Visa, Mastercard, Amex, Discover)

I attest that I have read the above financial policy and I fully understand and agree to its terms.

PATIENT NAME: \_\_\_\_\_ INSURANCE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_ WITNESS: \_\_\_\_\_

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