Insurance and Billing Policy

Financial Policy (Updated January 2015)

To reduce any misunderstanding or confusion our practice has adopted the following financial policy. If there are any questions regarding our policy, please discuss your concerns with our billing staff. We are dedicated to providing the best possible care and service to our patients and regard their understanding of financial responsibility as an essential element of quality care and treatment.

An extremely important factor that our patients need to be aware of is that there are usually THREE or FOUR SEPARATE FEES charged when a sedated procedure is performed.

1. A professional fee from the doctor performing the procedure. Charges for the Center for Digestive Health & Nutrition are strictly for the services provided by the physician also known as the Professional Component.
2. A facility fee from the surgical facility where the procedure was performed. This is a second separate fee that will be charged by the facility in which a procedure is performed, such as Sewickley Valley Hospital, Ohio Valley General Hospital or Three Rivers Endoscopy Center. This is known as the Facility Fee which is the fee charged for the operating and recovery rooms, equipment, medications, nursing care and standard supplies, etc. A separate bill may be generated.
3. An anesthesia fee from the organization providing anesthesia services. If a procedure is performed with MAC (Monitored Anesthesia Care) at Three Rivers Endoscopy Center, those anesthesia services are provided by Western Pennsylvania Anesthesia Associates and a separate bill may be generated.
4. You may also notice that if you have a biopsy taken during a procedure you may also receive a statement or explanation of benefits (EOB) regarding charges from a pathology laboratory, usually Heritage Valley Health Systems (Sewickley), Freedom Pathology or the Center for Digestive Health & Nutrition.

Self Pay

Unless other arrangements have been made in advance with our billing department, either by the patient or their health insurance carrier, we will expect payment at the time of service. For the patient's convenience, we accept VISA, Master Card, American Express and Discover as well as cash and personal checks.

Insurance

For administrative and filing purposes, please bring ALL of your current insurance cards to each visit. We participate in most major health plans. We have contracts with many HMO's, PPO's, insurance companies and government agencies, including Medicare and Medicaid. We will bill those plans for which we are contracted with and will only require our patients to pay the authorized co-payments, deductibles, or coinsurance determined by your insurance carrier. It is our office policy to collect all co-payments and deductibles on the day of the appointment. Any remaining balances will be billed to the patient. If the patient has insurance coverage with a plan with which we do not have a proper arrangement, we will prepare and send a claim form on an unassigned basis. The insurance company will directly pay the patient who is responsible for remitting payment to the Center for Digestive Health & Nutrition and Three Rivers Endoscopy Center. All Charges will be the responsibility of the patient and paid in full at the time of service.
In the event that the patient's health plan considers service to be a "non-covered" service, the patient will be responsible for the entire charge. Payment in full will be due at the time of service.

As a courtesy prior to the date of a procedure, we verify the patient's insurance coverage and benefits for patients and make every effort to communicate non covered information to the patients before the procedure date. Our verification is not a guarantee of payments or benefits.

We will bill the patient's health plan for physician services in the hospital. The same financial responsibilities apply.

Please be aware, if you are scheduled for a screening which converts to surgical procedure, your insurance benefits may change.

Please let us know if you are having financial difficulties paying your account. We may be able to set up a payment plan based on your financial hardship. Full or partial financial responsibility may only be waived in accordance with the practice's charity care policy.

If you have any question about financial arrangements or billing, call us at (412)262-1000 option 6.

**Missed Appointments Fees**

We make every effort to schedule non-emergency appointments within a reasonable amount of time. Patients who are sick or have a serious problem may often be seen on the same day. To accommodate all situations, we ask that patients call our office within 24 hours if they are unable to keep an appointment or have the need to reschedule to avoid a cancellation fee of $25.00 for Center for Digestive Health & Nutrition and a 48 hour notice to avoid a $50.00 cancellation fee for Three Rivers Endoscopy Center.

**Obtaining Proper Insurance Authorization**

Our referral specialist will assist you in obtaining the necessary referral or prior authorizations for your office visit or procedure from your Insurance Company. Here are some hints that she would like to share with you.

The most important thing to remember is to always let your Primary Care Physician (PCP) know when you are coming in to see us. You will need a separate referral for each visit or procedure unless your first referral specifies follow up visits or procedures. So you will need to contact your Primary Care Physician's office each time.

You may need to pick up a paper referral or an authorization number will be faxed to us. Ask your primary care physician's office which applies to you.

When you contact them, they will need the following information:

- Your insurance
- Date of visit
- Which physician you are to see
- Your diagnosis or symptoms (reason for visit)
- What service is to be done
o New patient visit
o Return visit
o Gastroscopy (EGD) “stomach scope”
o Colonoscopy “full colon scope”
o Flexible sigmoidoscopy “short colon scope”
o PY test for Helicobacter pylori-ulcer bacteria breath test
o Capsule endoscopy
o Bravo
o Hemorrhoid bandings

- At which facility you are to be seen:
  o Our office- Center for Digestive Health and Nutrition
  o If you are having a procedure done at Three Rivers Endoscopy Center or,
    o If you are having a procedure done at Sewickley Valley Hospital or Ohio Valley Hospital

Try to give your Primary Care Physician’s office at least 7 working days notice before your appointment to allow time for the following:

- Your primary care physician must first OK your visit
- Then the referral request is called in or faxed to your insurance company where a doctor or nurse reviews your case and then either allows or denies your treatment.

Yes, they can deny your visit even if our doctors and your primary care doctor agree that it should be done. So, be sure to give you Primary Care Physician’s office plenty of notice.

Another important thing you must do is to make sure our doctors:

- Dr. Robert Fusco
- Dr. Ernest Stanley
- Dr. Richard Kim
- Dr. Lester Stine
- Dr. Frank Kim
- Dr. James Pilla

And our facilities:
- Center for Digestive Health & Nutrition
- Three Rivers Endoscopy Center

are participating with your insurance plan. You will need to check your Provider Directory, this may be found on your insurance website, or you can call the member service number on your insurance card.
Participating Insurance Plans

We are contracted with the following insurance carriers. Many plans may not be listed due to their size, location or affiliations with other plans. We highly encourage all patients to contact their employer benefits departments or the member service departments of their insurance carriers for the accurate participating information prior to their appointment. This list can change at any time.

Advantra
Advantra Freedom
Aetna Health Plan
Aetna Medicare
Blue Cross/Blue Shield (Highmark)
Blue Shield Special care
Bravo Health
Cigna
Community Blue
Direct Blue
First Health
Freedom Blue
Gateway Health Plan
Gateway Health Plan Medicare Assured
Health America
Health Assurance
Health Net Federal Services/Tricare
Independence Blue Cross
Intergroup
Keystone Health Plan
Medicaid/Medical Assistance (PA only)
Medicare (Novitas)
Multiplan
PEBTF
PPO Blue
Premier Blue
Private Healthcare Systems
Railroad Medicare (Palmetto GBA)
Security Blue
Select Blue
United Healthcare
United Healthcare Community Plan
United Healthcare Dual Complete
UPMC for Life
UPMC for Life Specialty Plan
UPMC for You
UPMC Health Plan (limited to specific plans)