

Atlantic Surgical Group, P.A.

DAVID AVERBACH, M.D., F.A.C.S.
MARK R. SCHWARTZ, M.D., F.A.C.S.
ARON L. GORNISH, M.D., F.A.C.S.
GLENN S. PARKER, M.D., F.A.C.S., F.A.S.C.R.S.
THOMAS R. LAKE III, M.D., F.A.C.S., F.A.S.C.R.S.
JADD W. KOURY, M.D.
GENERAL * ADVANCED LAPAROSCOPY * BREAST
COLON & RECTAL SURGERY * COLONOSCOPY

TO OUR PATIENTS

Because of the greatly increased number and complexity of insurance plans available, we now find it is necessary to ask for your help in making sure that your insurance benefits are maximized. We have always extended the courtesy of filing to our patients' insurance and waiting for payment before billing and we would like to continue doing so.

*Many insurance plans now have specific requirements which must be met before payment is made. If your plan has any such requirements for surgical procedures, hospital admissions or specific claim filing procedures, we need to know in advance of your surgery. **FAILURE TO COMPLY WITH INSURANCE COMPANY REQUIREMENTS WILL RESULT IN LOWER OR NO PAYMENT.** Because we care about your economic welfare, we would like to see maximum payment from your insurance and minimum payment from you. Please remember that **YOU ARE RESPONSIBLE FOR THE DOCTOR'S FEE, NOT YOUR INSURANCE COMPANY.***

You can avoid a nasty surprise at billing time by making a quick phone call. Here is a list of things YOU should check with your insurance company.

Pre-Existing Condition Clause?

Deductible/Co-insurance (What % do they pay, and what % will you be responsible for?)

Referral from Primary Physician (HMO and Managed Care type plans)

Ask your insurance company if anything else is required for them to pay the maximum benefit your policy allows. Get the name of the person you spoke with and the "call reference number" before you end your call. (This is the number that proves you have made this phone call). Document this information for your records.

Our office has had a reputation for the caring and sensitive treatment of our patients and their families, and for extending that sensitivity to their emotional, economic and social needs, as well as their physical needs. In these changing times, we have encountered increasing difficulties in keeping up with the insurance companies and we can no longer deal with them without your help. With your cooperation we can continue to give you "the best care anywhere."

THANK YOU FOR YOUR COOPERATION

*Poplar Brook Building, 255 Monmouth Road, Oakhurst, NJ 07755 - Phone (732)531-5445, Fax (732)531-1776
459 Jack Martin Blvd, Suite 7, Brick, NJ 08724 - Phone (732)836-1500, Fax (732)836-1592*