

**Carnegie Hill Imaging for Women, PLLC  
Carnegie South Imaging for Women, PLLC**

**Patient Insurance Notification**

Carnegie Imaging is dedicated to making our patients' experiences in our practice as comfortable and convenient as possible. One of our aims is to engage in a collaborative effort with patients so that their insurance plans work for them. However, the increasing difficulty we now experience in trying to obtain payment from insurance companies is having a severe negative effect on our ability to provide the level of services we feel our patients deserve.

As a courtesy to our patients, we agree to submit charges for services directly to insurance carriers that Carnegie participates with. Although, being enrolled in a plan that we participate with does not necessarily mean that charges for your visit here will be covered. Most insurance plans have several convoluted requirements that must be met in order for services to be approved for payment, especially in the area of diagnostic testing and ultrasound. These requirements vary widely among plans and are constantly changing. It is of the utmost importance that patients become aware of the requirements and limits on their individual policies in order to avoid out of pocket expenses.

Being aware of individual carrier and policy requirements like co-payments, deductibles, referrals, precertification's, and limitations on coverage is a patient responsibility. Carnegie Imaging is not an insurance broker, plan administrator or guarantor of payment and we have limited access to information from patients' carriers. We try to keep abreast of patients' insurance requirements but the information we receive is frequently inaccurate or out of date. If a carrier denies payment for services because a plan requirement was not met, the plan benefits were exceeded, or they consider a procedure experimental, patients will be held accountable for those charges.

In an effort to keep patients informed we are providing the following summary of the major coverage requirements for the plans that we participate with. It is by no means an exhaustive list and patients are advised to contact their carriers directly for guidelines prior to their appointments in our practice.

**All Plans**

Co-insurance, plan deductibles and co-payments are features of most insurance plans. Actual amounts vary widely among plans and policies but by virtue of our contracts with them, insurance carriers require us to collect these fees from patients in all cases.

**Secondary Insurance Coverage**

MFMA Associates does not bill secondary insurance on behalf of its patients. When designated as 'patient responsibility' after claims are reconciled with primary payors, these balances are due and payable directly from the patient to the practice. MFMA will

provide patients with HCFA claim forms they can submit for reimbursement to secondary payors once their accounts are paid in full.

### **Precertification**

Several plans require pre-certification for ultrasound testing after a patient has exceeded 3 scans in a pregnancy. It is critical that patients advise our billing staff as to whether ultrasound scans have been done in other facilities so that we can assist them in complying with this requirement.

### **Repeat ultrasound scans**

It is not unusual, because of underlying medical conditions, for patients to require more than one type of ultrasound scan on a given day or to have serial scans throughout their pregnancies. Most carriers have very stringent requirements in terms of documentation and pre-certification in these cases before they will approve payment for these services.

### **Laboratory testing**

A partial list of the laboratories that Carnegie Imaging sends samples to is as follows:

**Integrated Genetics (formerly Genzyme):** Genetic blood testing, CVS & Genetic Amniocentesis

**NTD:** First trimester aneuploidy testing, Quad screens

**Quest:** Amniocentesis for fetal lung maturity

**Mt Sinai:** FFN testing from Carnegie Hill

**NYU:** FFN testing from Carnegie South

If your insurance carrier requires that your testing be done at labs other than those listed above, it is a patient's responsibility to make that known to our staff. Furthermore, we cannot accurately predict circumstances where insurance companies deny coverage for laboratory services on the basis of medical necessity. In rare cases we can re-route testing to other labs but in most cases we cannot. Any unpaid or uncovered laboratory service fees are a patient responsibility.

### **FFN testing**

Many of our patients have serial FFN testing done with us here at Carnegie Imaging. Many carriers consider FFN testing experimental and are very restrictive about the circumstances under which they will pay for this testing. Patients having FFN testing are responsible for the associated fees regardless of whether their carriers provide coverage. If you have concerns in this regard, please find out from your carrier whether they will pay for this testing. If you would like to decline testing on the basis of not being willing to potentially assume financial responsibility for it, you must make that known to our staff.

### **Genetic Counseling**

Genetic counseling is provided in our offices by fully certified genetic counseling professionals from Integrated Genetics (formerly Genzyme). All fees related to counseling services are handled directly between patients and Integrated Genetics.

**Appointment Cancellation Policy**

When you make an appointment, we reserve a significant amount of time specifically for your consultation. Unfortunately, when a patient doesn't show for their scheduled appointment, another patient loses an opportunity to be seen.

Therefore, if you need to cancel or re-schedule, you are requested to notify us as soon as possible, but no later than **24 hours** in advance of an ultrasound appointment. Without this notification, you will be responsible for a **\$75.00** cancellation fee in accordance with the schedule outlined below.

Please phone our office as soon as you are aware that you will be canceling your appointment. If you phone our office after hours, please leave a message to cancel or reschedule and we will confirm with you by phone on the next business day.

***Cancellation charges are not covered by insurance and are due and payable prior to any future appointments.***

Our billing staff is committed to assisting patients in navigating these diverse and complex requirements so as to minimize any potential charges patients might be held accountable for. If you have doubts about your coverage or have any questions as to what your potential financial responsibility might be for services performed in our practice, please ask to speak with one of our billing associates.

Please sign below to indicate that you have read this notice, understand the information it contains, and that any questions you might have about the information presented herein have been answered to your satisfaction. Your signature below also validates that you have been offered a copy of this document for your personal records.

Patient Name (please print): \_\_\_\_\_

Patient Signature: \_\_\_\_\_

Date of Signature: \_\_\_\_\_

CIFW Representative (please print): \_\_\_\_\_