**Atlantic OB/GYN Associates, PC**

**Vanita Patel, M.D.FACOG**

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**Brick, NJ 08724-3048**

**INSURANCE UPDATE**

We are committed to providing the best possible care to our patients. We feel this goal is best achieved if everyone is aware of our office policies. In the case of insurance participation by our office, your medical coverage and benefits or reimbursements/expenses, you as the patient have responsibility for understanding your insurance.

Please be advised that this office (Atlantic OB/GYN Associates) and its agents make no assurances, inferences nor guarantees regarding your insurance coverage (medical, hospitalization, HMO, PPO, etc.). Although we may participate with an insurance carrier, it is simply impossible for this office to be aware of, or versed in, each particular plan’s coverage, as there are a multitude of insurance plans and coverage options.

All patients are required to call their insurance carriers prior to visiting the office to determine if Dr. Patel participates with the carrier(s) and in their particular plan(s). It is also a good time to understand if the plan requires a copayment, a coinsurance or deductible for services provided and if the doctor is considered in or out of network. **We will submit your claim(s) to your insurance company and any services not paid by them are your financial responsibility.**

Our staff will do its best to provide you with the necessary information (such as diagnosis and treatment codes); however, it is incumbent upon you, the patient or guarantor, to verify any insurance coverage regarding your treatment in our office. The relationship is between you and the insurance company. We file insurance claims as a courtesy and for the convenience of our patients. Therefore, it is your responsibility to ascertain benefits and referrals if necessary.. Additionally, if you are in a Medicare replacement plan, please provide our staff with the correct insurance card. This card is not the same as a traditional Medicare card (which is generally a social security number with an alpha suffix.

Finally, each insurance plan is different and the contract negotiated by your employer may contain restrictions that others do not. In fact, most employer plans offer coverage/premium options that may widely vary from one another, so not all plans are equal. You are responsible to know these restrictions. We are aware of the many frustrations of the current healthcare system/changes and how they affect our patients. However, we must work within the guidelines of the managed care system and your insurance policy. Thank you for understanding.

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Date Signature of Patient/Guardian/Subscriber