

Maryland Diagnostic & Therapeutic Endoscopy Center

Patient Insurance and Responsibility Information

Thank you for choosing MDTEC and our Providers for Your Endoscopic Care!

What you need to know regarding your insurance coverage:

- It is your responsibility to know your insurance coverage including any limitations, deductibles, co-payments and co-insurance amounts.
- Any information regarding insurance provided by our office is strictly a courtesy. This is not a guarantee of coverage or payment by your insurance company.

How Your Insurance Processes Your Colonoscopy Claim

- Your insurance company decides whether your colonoscopy is considered screening or diagnostic. Determination is made on many factors including, but not limited to:
 - Your age
 - Your personal medical history
 - Your family history
 - Symptoms you report to your physician
- **Your doctor, under law, cannot and will not change the medical coding of consultative or procedural documentation in an attempt to facilitate how your insurance processes the claim.**
- You may be responsible for anesthesia or the pathology charges associated with your scheduled procedure.
- Full payment is expected at the time of check-in on the day of your procedure.
- Signing our Financial Agreement/ Policy is a requirement at check-in.
- We accept credit cards, cash and checks.
- MDTEC offers a payment plan which requires a 50% payment of the estimated balance due at check-in on the day of your procedure. The remaining balance is divided into two additional payments due at 30 and 60 days after the date of service. A credit card must be kept on file with this payment plan.
- Your insurance company ultimately decides how your procedural claim is processed.