

## Inactive Insurance Policy

If your private insurance comes up Inactive or we can't verify that your insurance is active and valid, you will be asked to pay for the full visit up-front or reschedule your appointment.

Existing private patients who do not have delinquent accounts whose insurance can't be verified may be seen for a sick visit as long as we have a valid credit card on file. If your insurance comes up inactive on the next business day, we will charge the full amount of the visit on the credit card.

If you have an HMO or an EPO that requires a PCP selection, we need to be selected as the PCP at the time of the visit. If that can't be achieved at the time of the visit or if the insurance company is closed, you will be considered as a self-pay patient.

It is the family's responsibility to make sure that their insurance card is active when they come in for office visits. Just like a store/supermarket will not provide you services if your credit card is inactive we too can't provide medical services if your insurance card is inactive.

As a courtesy to you, if you are able to show us that your insurance was active at the time of visit, we will file a claim for you and reimburse you for the visit minus any copays/deductibles AFTER we get paid from your insurance company.

### **Medicaid Patients with Americhoice, NJ Health, Amerigroup, Wellcare.**

1. If we are not selected as the PCP and you can't change your primary care provider to us at the time of visit and you have an ACTIVE plain Medicaid card, we can't provide services for you even if you wish to self-pay. You will need to be seen in the emergency room. We apologize for the inconvenience but we are following Medicaid rules.
2. If you have an inactive Americhoice, NJ Health, Amerigroup, Wellcare and ACTIVE plain Medicaid card, we can't provide services for you even if you wish to self-pay. You will need to be seen in the emergency room. We apologize for the inconvenience but we are following Medicaid rules.
3. If you have an inactive Americhoice, NJ Health, Amerigroup, Wellcare and inactive plain Medicaid card, you are welcome to self-pay for the services. Please be aware that Medicaid will not back-date any visits and will not reimburse you.