# PREPARING FOR YOUR UPCOMING APPOINTMENT

Please complete the registration form, the medical history form, and the consent form prior to your arrival at our office. The forms are fillable which will allow you to type in the information prior to printing the pages. You will need to print the forms and bring them to your appointment along with the following:

- Current Photo ID
- Current insurance card (s) the actual card is needed for scanning into our EHR system
- Insurance co-payment, and/or deductible if required by your insurance plan (See "Understanding your medical financial obligation" on the next page)
- Insurance referral from your PCP if required by your insurance plan

You should arrive 15 minutes prior to your scheduled appointment time to allow for our office to process your registration.

The office address is 1777 Hamburg Turnpike, Suite 305, Wayne, NJ 07470



## <u>Understanding Your Medical Financial Obligation</u> How Deductibles, Co-payments, & Coinsurance Work

Health insurance is a contract between you and your insurance company. You pay a premium to your insurance company and in return the insurance company agrees to pay part of your medical expenses. You are generally required to pay the portion of your medical expenses that your insurance company does not pay. Your portion is called cost sharing and includes deductibles, coinsurance, co-payments and exclusions. Understanding how cost sharing works will help you know when and how much you have to pay for your medical care.

#### **Insurance Premium**

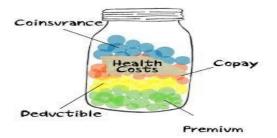
The health insurance premium is the fee that you pay in order to have coverage of the medical conditions and/or treatments described in the policy. Premiums are established through an underwriting process in which potential purchasers of health insurance are grouped into specific risk categories based upon such factors as age, gender, and medical history.

#### **Deductibles**

A deductible is the amount you pay for health care services before your health insurance begins to pay. Health insurance usually requires that the policyholder bears a portion of the risk by paying initial medical costs up to an agreed-upon level (i.e., the deductible) before the health insurance pays for anything. It's like car insurance. Should you need to, you pay your deductible and then insurance kicks in to help pay after the deductible amount is met.

Deductibles can be applied to individuals or to family groups. For example, a policy might have a \$3,000 individual deductible and a \$5,000 family deductible. In this case, the insurance company would pay the individual's medical claims when the accumulated expenses for that individual **exceed** \$3,000 or when the total family expense **exceeds** \$5,000, even though the total of no individual's claims equal \$3,000.

Patients with a HSA (health savings account) as part of their plan usually have a high deductible plan. The funding mechanism associated with your HSA (debit card, check) should be brought with you to every physician visit.



## Co-payments (Co-pay)

In addition to the deductible, policyholders are usually required to pay a portion of the cost of each medical treatment covered. A co-pay is a fixed amount you pay for a health care service. The amount can vary by the type of service. For example, a primary care doctor's office visit might have a co-pay of \$30. The co-pay for a specialist or emergency room visit will usually cost more.

#### Coinsurance

For some services, you may have both a co-pay and coinsurance. Coinsurance is the amount of money that an individual is required to pay for services, after a deductible and co-pays have been paid. Coinsurance is often specified by a percentage such as an 80/20 plan. This means your insurance company will pay 80% of covered services after your deductible has been met and you are responsible to pay the remaining 20%. But you won't have to pay that 20% forever. You pay until you reach your out-of-pocket maximum.

#### **Exclusions**

Health insurance policies do not normally cover all medical expenses. The non-covered expense may be defined by medical condition, type of treatment, or medical provider. For example, most health insurers do not cover elective cosmetic surgery such as face lifts. Waterproof casting material is not covered by insurance. Policyholders remain 100% liable for any excluded treatment or expense, and these expenses do not apply to the deductible amount defined in the policy.

#### What do I have to pay today?

This office will submit covered charges to your insurance company. However, if your plan requires a co-pay for specialist's office visits, we will collect the co-pay at checkin. If you have not met your deductible for specialist office visit, x-rays, injections and devices, we will collect your insurance company's contracted rate for services at check out. Fees for services not covered by health insurance such as waterproof casting material will also be collected at check out.

If your plan requires a referral from your primary care physician, you must provide that document to this office PRIOR to being seen by the doctor. If you fail to provide the document, you will be responsible for all of the office visit charges.

Your plan may or may not have co-pays, deductibles, and coinsurance. If you have questions about what your specific plan covers, you should contact your insurance company directly. Additional information regarding health insurance can also be found at www.healthcare.gov.



# PLEASE PRINT OR TYPE



PATIE	NT INFORMA	ATION:		ORT	THOPED	IC SURGERY AND	SPO	RTS ME	DICINE					
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Black or African American Asian Unknown Other Decline Respon				Latino/Hispa nse Unknown			nnic Non-Hispanic  Decline Respon			Se				
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DATE OF	INJURY/ACCIDENT					CLAIM NU	JMBI	ER						
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PATIENT'S NAME								WEIGHT		HEIGHT	HEIGHT		
PHARMACY	Y NAME	& ADDR	ESS										
Referred By: Date of Injury/Onset of Symptoms:													
Reason for	r Today	y's Visi	t/Chief Co	mplai	int:								
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Medicare	Patien	ts: Prin	nary Physi	cian d	& Add	ress: _							
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Hypothyro	othyroid Kidney Disease Prostate Cand				ancer	Rheu	matoid Arthritis	Seizu	res	Stroke			
Other:									·				
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SOCIAL &	& FAM	ILY H	ISTORY	•				* Write in o	occupati	on if em	ployed checked		
Work Stat	us: Dis	abled	Retired	Unem	nployed	Stud	lent	Homemaker	Employed				
Marital St	atus:	Single	Single Married			Sepa	rated	Divorce	Widowed				
Do You Smoke? Yes No If yes, how many packs per day? For how many years?							nany years?						
Do You Drink Alcohol? Yes No If yes, how often? Occasionally Moderately Heavy							Heavy						
	Liv	ing	ng Deceased			Medical Illnesses							
Mother													
Father							_						



### ASSIGNMENT, RELEASE & PATIENT'S FINANCIAL RESPONSIBILITIES

# CONSENT to the USE AND DISCLOSURE OF HEALTH INFORMATION For the TREATMENT, PAYMENT, HEALTHCARE OPERATIONS & FINANCIAL POLICY

I understand that as part of my treatment, Gary Drillings, MD, PA, originates and maintains health records describing my health history, symptoms, examinations and test results, diagnoses, treatment, and any future care or treatment. I understand that this information serves as:

- Basis for planning my care and treatment.
- A means of communication among any other health professionals who might contribute to my care, i.e.: via facsimile, telephone, etc.
- A source of information for applying diagnosis and surgical information to my account to process for payment.
- A means by which a third-party payer can verify that services billed and accurate and actual.
- As a tool for routine healthcare operations, such as assessing quality, and reviewing the competence of healthcare officials.
- A means by which an insurance appeal at any stage, may be filed.
- You are responsible to supply our staff with any and all insurance identification card(s) at the time of your appointment. If your insurance carrier requires a referral from your primary doctor, it is you're responsibility to present this to our receptionist prior to your visit, as we cannot bill your insurance company without it. If you do not obtain a referral when your insurance requires one, you will be required to pay for the visit in full at the time of visit. All copaysments are due at the time of visit. Office charges are due at time of service if your insurance plan requires your deducible be met prior to copayments.
- Any outstanding balance for which a patient is responsible is due within 30 days of billing. Any patient
  balance that has gone 90 days without a patient payment is subject to immediate collection process. Charges
  related to collection status, including collection fees, finance charges & legals fees are the responsibility of the
  patient or legal representative.
- A returned check fee of \$35.00 will be applied to any account for checks returned to us for insufficient funds.
- I assign all benefits for my medical services to Gary Drillings, MD, PA.

I understand Gary Drillings, MD, PA will take care to ensure that any and all information pertaining to me and my treatment at this facility will be handled with an emphasis on maintaining my privacy at all times. I understand that I have the right to request restrictions as to how my health information may be used or disclosed to carry out treatment, payment or healthcare operations, and that this facility is not required to agree to these restrictions in the event of an emergency. I understand that I may revoke this consent in writing at any time, except to the extent that the organization has taken action relying on this concent.

 I authorize Gary Drillings, MD, PA or his staff to discuss and/or release my medical records to the following <u>friend</u> or <u>family member</u>:

Name:	Relationship:
Name:	Relationship:
Print Patient's Name	Today's Date
Signature (Patient or Legal Representative)	Print Name & Relationship if Signature is Legal Representative