

**NEW JERSEY SPORTS MEDICINE AND PERFORMANCE CENTER**  
598 Somerset Street, North Plainfield, New Jersey, 07060

**Office and Financial Policies:**

Thank you for choosing New Jersey Sports Medicine and Performance Center (NJSM).

**No Insurance:** Payment will be due at time of service.

**Insurance:** All co-pays are to be paid prior to any services being rendered. You are responsible for any co-insurance, deductibles, or non-covered services or items as required by your insurance.

The insurance agreement is between you and your insurance carrier. It is your responsibility to know if we are a participating provider, if you need a referral, and what services are covered or require pre-authorization. Any services received without proper authorization or referral will be your responsibility.

We submit claims to your insurance plan on your behalf. You will receive an explanation of benefits from your insurance and a statement from our office indicating what your insurance has paid, any contractual adjustments, and any outstanding balance. Outstanding balances are due upon receipt of our statement.

**Referrals:** For HMO and POS and some other plans, your insurance carrier requires that you obtain a referral from your primary care physician before receiving services. Referrals must be presented at time of service. If you wish to be seen without a referral, payment will be due at time of service. Any services received without a referral will be your responsibility. It is your responsibility to know if you require a referral to be seen at NJSM.

**Worker's Compensation:** If your injury is due to an accident in your work place, you must obtain authorization from your employer prior to being seen by our office. You must provide our office with: 1. Case manager name and contact info, 2. Case number, 3. Claim billing address and phone number. Denied claims will be your responsibility.

**Returned Checks:** A \$50 charge may be added to your account for any checks returned for any reason, in addition to any fees charged by your financial institution.

**Disability or Insurance Forms:** Completion of medical forms will only be done with a scheduled office visit.

**Fracture Care and Injections/Casting/Splinting:** Fracture Care and Injections are coded as “Surgery” procedures for billing purposes according to Center for Medicare and Medicaid Services (CMS) common procedural terminology (CPT) guidelines. You may therefore see ‘surgery’ on your EOB when an operation has not been performed. Fracture care is billed out as a ‘packaged’ service which includes the following: Evaluation, the first cast or splint application and 90 days of follow-up care. X-rays, casting supplies, replacement cast applications, evaluations for any additional problems or injuries are billed separately. Please note your insurance company may cover these services differently than office visits, with deductible and co-insurance guidelines applied.

**MRI and Imaging Pre-Authorization:** For most insurance plans, pre-authorization may be required for obtaining MRIs. You will receive a prescription for your MRI at the office visit. If you require pre-authorization, we recommend you do not schedule your MRI until you have obtained pre-authorization. Our office will contact your insurance carrier to obtain pre-authorization. Your insurance carrier can take up to a week to approve or deny our request. We will call you with the authorization number at which time you can call the radiology center to schedule your appointment. If you do not hear from our office in a week, please call.

After your MRI has been performed, call to schedule a follow-up appointment. No results will be given over the phone. Return to your appointment with hard copy of films or CD.

**Medical Records:** Copies of medical records are available upon request. A signed letter of release is required. Rates charged are within NJ state statutes.

**Teaching:** Dr. Silberman is a clinical instructor and mentor and teaches physicians students from undergraduate and graduate schools. They may be present during the history and exam and participate in your care. This is how health care providers have been taught for centuries. If you are uncomfortable having them in the room please request that you be seen by the physician only.

**Billing Statements:** If you receive a statement from NJSM and have a question regarding the bill, please call us. DO NOT ignore the bill. After 90 days you will be referred to a collection agency, at which point we will no longer be able to handle your account.

**Cancellations:** If you are unable to keep your scheduled appointment, please call our office within 24 hours to reschedule your appointment.