

Important Information About Your Insurance

KNOW YOUR INSURANCE!! Your insurance is a contract between you, your employer, and your insurance company. Dr. Calabria and Staff are not a part of that contract. Our office will submit forms as a courtesy. You do have the option of paying for services at the time of your visit and submitting for reimbursement on your own.

1. We are not familiar with each and every insurance plan since there are hundreds available. That is why it is very important that you are familiar with your own individual plan. A good way of accomplishing this is to contact your insurance company directly by dialing the toll free number listed on the back of your insurance card. If you never received an insurance card, your employer can supply you with the information.
2. Our office is here to help you with your insurance. If you should decide you would like to find out how much your insurance company may pay for a procedure, you can request our office to submit a pre-determination of benefits. Within approximately 3 weeks your insurance company should send you written notification of coverage. Pre-determinations are good for approximately 6 months.
3. Please be aware that your insurance company may use the term "Usual And Customary Fees". This is a term they use for what they feel is their responsibility of the coverage for each procedure. They establish what 100%(i.e.) of the Usual And Customary Fee is, and pay their portion leaving you with the remaining uncovered balance.

By reading and signing this paper, I am aware that my insurance is my responsibility. Dr. Calabria's office is not a part of my insurance contract, and submits insurance as an outside 3rd party billing service. PLEASE CALL WITH ANY QUESTIONS PRIOR TO YOUR APPOINTMENT!!!!!!

Signature: _____ Date: _____