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A Guide to the Billing Process

Insurance Claims

We ask that you provide us with a copy of your insurance card so that we can set up the correct billing information. We bill your health plan within a few days of your visit. Health insurance usually pays within 30 days. Occasionally a health plan asks for additional information before paying your claim. In this case insurance processing may be delayed beyond 30 days. After your insurance carrier has processed your claim, you will receive a statement for the remaining patient balance, such as a deductible or co-insurance. Payment is due upon receipt of this statement.

We accept most major insurance plans. Coverage requirements and limitations vary from plan to plan. We advise you to contact your insurance company prior to each appointment to inquire if our practice or your physician is a participating provider. We have provided a list of insurance companies we are contracted with.

All providers of Colon and Rectal Surgeons of Greater Hartford are participating providers in the Medicare, Medicaid and Tricare programs. This means that we accept Medicare and Tricare assignment. You are responsible for any deductible or co-insurance portions.

If your insurance is not listed below please contact your insurance company to inquire if we are participating providers. You may provide them with our National Provider Identification number of 1871556225

Participating Insurance Companies

- Aetna Commercial and Medicare Advantage plans
- Blue Cross and Blue Shield Commercial and Medicare Advantage plans (We do not participate with Anthem Exchange plans)
- Blue Cross and Blue Shield Out of state (local filing only)
- Cigna
- Connecticut Commercial, Medicare and Exchange plans
- Harvard Pilgrim Health Plan
- Health CT Commercial and Exchange plans
- Oxford Health Plan
- United Health Care Commercial, Medicare and Exchange plans
- Wellcare

Many smaller insurance companies lease the networks of larger carriers so it is very important to check with your carrier by our National Provider Identification number of 1871556225. It is the patient's responsibility to verify with your carrier of a providers participation.

Co-payments

If your insurance company requires you to pay a cost share of a co-payment it is due at the time of service. We do not bill patients for co-payments under any circumstances.

Co-payments are imposed by your carrier, not by Colon and Rectal Surgeons of Greater Hartford. We cannot waive any co-payments under any circumstances.

Statements

We send our patients full-detail statements that include each transaction. When you receive a statement your balance is due. Because of the nature of medical bills, these statements can be confusing. Please do not hesitate to contact our billing department if you have any questions.

For your convenience you may pay your bill over the telephone at 860.929.7978. Or mail your payment to:
Colon & Rectal Surgeons of Greater Hartford
6 Northwestern Drive, Suite 305
Bloomfield, CT 06002

We accept: VISA, MasterCard, Discover and American Express

Insurance Referrals and Prior Authorization

Patients should review and understand their insurance contracts. We strongly recommend that you become familiar with your insurance plan and the extent of the coverage available. If you are not familiar with your insurance coverage, we suggest that you discuss your policy with your employer or insurance company before charges are incurred. Of course our billing professionals are here to help you as well. Please be aware that obtaining the necessary prior-authorization, certification, or referral does not guarantee payment. Colon and Rectal Surgeons of Greater Hartford does not finance insurance deductibles or co-insurances. Payment is due in full upon receipt.

Referrals: Your insurance company may require a referral from your Primary Care Physician. It is your responsibility to contact your Primary Care Physician and obtain this referral prior to your appointment. Services rendered without this may not be covered and will be billed to the patient.

Pre-certification: Certain surgical procedures require pre-certification. In most cases our office will take care of the pre-certification process. Pre-certification is not a guarantee of payment.

Prices and Estimates

As physicians we share your concern over the increasing costs of medical care. We strive to keep our fees reasonable. Our business office will be happy to provide estimates of anticipated charges. We strive to be as accurate as possible, however it can sometimes be difficult to predetermine exact fees.

The charges for your services will be dependent on the level of service provided by the physician, the type of procedure to be done and/or the number of diagnostic tests that are necessary for a proper diagnosis. It is important to note that any estimate will be for Colon and Rectal Surgeons of Greater Hartford only and will not include any charges incurred at the hospital or outpatient surgical facility (i.e., anesthesia, operating room, supplies and/or radiology or pathology.)