

Timothy J. Johans, MD

How the Payment Process works at NeuroScience Associates

We agree to submit your claim to the insurer who is primarily responsible for payment on your behalf, and we agree to receive payment directly from the responsible carrier. Responsible carriers may be your personal medical plan, your liability carrier for auto or home, your employer's worker compensation plan or a third party liability. If your medical plan includes a deductible and co-insurance provision we will bill the patient or guarantor as directed by your plan. Responsibility for payment begins with the date that services are provided. A statement will be sent to advise you of any amounts due.

In those cases where a third party liability carrier is involved, such as in an auto accident, a lien may be placed with the responsible liability carrier. Provisions within our contracts as participating providers (such as Blue Cross and Blue Shield) require that third party carriers primarily responsible be pursued first. When payment is made from a third party liability payer, it is not bound to the terms of your medical plan. Co-payments, deductibles, limits and discounts extend only to payments from your medical plan (not third party liability carriers).

Worker Compensation claims are handled directly with the carrier and we work closely with their case managers in your recovery. Your recovery and returning to work takes a partnership with you, your case manager and our physicians. If your claim has been accepted there will be no charges incurred by you. Should your claim be denied all charges will be your responsibility.

Should you have a balance remaining after your insurance carrier has paid, and for patients without insurance the following options are offered:

Payments by: cash, check or credit card.

Short term internal payment plans not to exceed three months.

Extend term payment plans through DL Evans Bank. These payment plans are administered by DL Evans on behalf of your physician. These accounts are available for all whom desire extended terms beyond three months.

Patients who have financial constraints should speak to a financial counselor for assistance. Our goal is to insure all that are in need receive appropriate care and appropriate financial plans.

Treatment decisions are based solely on the patient's medical needs. NeuroScience Associates will not deny critical care to anyone due to their inability to pay or lack of insurance. Should surgery be indicated and a financial hardship is determined we will assist in obtaining available coverage, such as County Assistance or Medicaid.

Accounts, for those who have the ability to pay, and refuse to make resolution under the terms defined above may be turned over to a collection agency.

I understand that I am financially responsible for the payment of medical charges incurred on my behalf as outlined above.

Signature: _____ Date: _____

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