Professional Out-of-Network Disclosure Notification

New Jersey has recently passed legislation titled, “Out-of-Network Consumer Protection Transparency Cost Containment and Accountability Act” which is more commonly referred to as the New Jersey Surprise bill law. In accordance to this act, New Jersey Pain Consultants (NJPC) provides patients, consumers and caregivers with as much information as possible regarding potential health care costs. Accordingly, we have listed information on the insurers we participate with, as well as the facilities NJPC physicians utilize, on our website, www.njpainconsultants.com. NJPC will make every accommodation to schedule interventions at an in-network facility with respect to the person’s health benefits, unless the covered person, has voluntarily and specifically selected and out-of-network provider and/or facility to provide services.

This list may not be comprehensive. For example, specialty insurers—such as workers’ compensation and personal injury protection (“PIP”)—are not included because there are several different types of insurance products and we may not participate in all of them. If you do not see your plan listed on our website, we strongly recommend that you contact us or your health insurance plan to confirm whether your plan is in-network or out-of-network.

New Jersey Pain Consultants will help determine your out-of-pocket expenses. If our provider is in-network, you should not be charged more than your in-network out-of-pocket expense by that provider, and if you are, you should notify your insurance plan and the Department of Banking and Insurance/Department of Health. If our provider is out-of-network, you may pay more than your in-network co-payment, coinsurance or deductible for the services of that provider. If your New Jersey Pain Consultants provider’s network status changes with your insurance plan prior to your scheduled appointment with such provider, we will notify you. If your insurance plan is self-funded, you may not be eligible for the out-of-network protections described here.

If your Primary Insurance Plan is AETNA (310 Madison Ave. office), HORIZON MEDICARE BLUE ADVANTAGE HMO, UNITED MEDICARE ADVANTAGE/HMO OR AARP MEDICARE COMPLETE, New Jersey Pain Consultants is Out-of-Network.

- NJPC will provide usual and customary fee schedule for services.
- Patient should contact their insurance company to discuss out-of-network benefits, if any, and identify the specific potential out of pocket expenses.
- Patient will be notified of their financial responsibility applicable to health care services provided by and out-of-network provider.

By signing below, you acknowledge receiving a copy of this disclosure.

_________________________________   ___________________________________
Patient Signature (or authorized representative)   Relationship (if not patient)

Date: ____________________________