

North Fullerton Surgery Center Billing and Insurance

Insurance Coverage and Plans

North Fullerton Surgery Center (NFSC) is committed to protecting our patients from surprise medical bills. In accordance with New Jersey's new "Out-of-Network Consumer Protection, Transparency, Cost Containment and Accountability Act," we have provided the information below regarding potential healthcare costs. At NFSC, we are constantly working to ensure we meet the requirements of the new law and will update the below information as is necessary.

If you have health insurance, there are important steps you should take to understand your coverage and protect yourself from unexpected bills. Some of this information may be available on your insurance card. Your insurance card also includes a customer service number where you can get answers to your specific coverage questions.

Questions to ask before your NFSC visit

- Before scheduling a procedure at NFSC, ask your insurance company whether you need pre-authorization or a referral.
- Ask your physician to provide you the specific diagnosis descriptions or procedure descriptions. Then ask your insurer if the services ordered by your physician are "covered services."
- Ask your insurance company if NFSC is "in network" with your insurance plan.
- Ask your insurance company for an estimate of your total out-of-pocket costs. That may include a copayment if required by your insurance plan or a deductible amount that you must pay yourself before insurance coverage kicks in. The Affordable Care Act requires health insurance companies to provide this pricing information to their customers.

In Network vs. Out of Network

NFSC participates in some insurance plans, however, there are some plans with whom we do not have a contract. Receiving care from an out-of-network surgery center could increase your out-of-pocket costs. To verify your cost for out-of-network services, contact your insurance company directly.

IN ADDITION, THE PHYSICIANS WHO PROVIDE CARE WITHIN NFSC MIGHT NOT PARTICIPATE IN THE SAME INSURANCE PLANS AS NFSC. You should contact your insurance company directly or the physician who is arranging your healthcare services to see which insurance plans the physician participates in. You should also know that these healthcare professional(s)' costs are not included in the facility's charges. They will bill separately.

Important note regarding emergency care

In cases of emergency, go to the nearest emergency room. In New Jersey, patients receiving emergency care will not be responsible for the added costs associated with care in an emergency department that is out-of-network.

Plans we participate in

Below is a list of the insurance plans that NFSC participates in. It is also very important that you contact your insurance company prior to receiving services at North Fullerton Surgery Center. Each health insurance plan is different and some provide different levels of coverage: only your health insurance plan can provide complete information regarding your coverage and potential out-of-pocket costs.

NFSC In-Network Insurances:

Medicare

Oxford

United Health

Horizon

Please note that the New Jersey Out-of-Network law may not be applicable to your plan. 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. Please give us a call at 973-233-0433 to verify if we are a participating facility.

Prices and Charges

In accordance with federal requirements, NFSC provides information on its standard list of charges. Charges are not the same as prices; charges are like a sticker price that is then contractually negotiated down for non-government insurance companies or are reduced to rates set by Medicare. Charges are contained in a large report called a charge master.

[View our charge master.](#)

The rates billed to *all* NFSC patients who do not have insurance are also reduced from the "sticker price," and these "self-pay discounted rates" are indicated in the last column on the charge master file on this website (labeled 2019 Self-Pay Rate). This is in accordance with, and follows guidance issued by, both the federal government and the State of New Jersey.

Physician, Anesthesia and Pathology services are billed directly from their respected practices, and NFSC is not able to provide that pricing information.

If you need additional information, we are available at 973-233-0433 (Monday through Friday from 9 a.m. to 5 p.m.) to answer any questions you may have on pricing, CPT coding and out of pocket costs.

Please call us at 973-233-0433 if you have questions about your NFSC bill. If you have questions about bills received from physicians, anesthesia or pathology please contact the customer service number on the bill:

- Anesthesiology Billing: 800-243-3839
- Mountainside Pathology Billing: 800-327-4538
- St. Barnabas Billing: 855-874-1596
- The Plastic Surgery Group: 973-233-1933
- Montclair Breast Center: 973-509-1818
- Dr. Edmund Liu: 973-571-1933
- Essex-Hudson Urology: 973-743-4450
- Dr. Karen Dias-Martin: 973-743-8585
- Dr. Eric Joseph: 973-325-1155