

INSURANCE & FINANCIAL FAQS

Does NJ Spinal Medicine & Surgery take my insurance?

Our physicians are out-of-network providers with ALL insurance carriers except for Medicare and the HUMC employee Qualcare program.

Does that mean I can't see Dr. Implicito/Dr. Koerner?

In most cases you will still be able to come to our practice. You should call your insurance carrier and confirm that you have "out-of-network" benefits available. They should be able to explain how your coverage works when visiting an out-of-network physician. Our office staff is also available to assist you in verifying your benefit coverage.

I was injured at work... can I see Dr. Implicito/Dr. Koerner?

Workers' compensation insurance carriers require all medical treatment to be preauthorized by a case manager. Appointments for injured workers must be scheduled directly by a case manager and our office manager. Our staff will not schedule workers' comp. appointments directly with patients.

I was injured in an auto accident... can I see Dr. Implicito/Dr. Koerner?

When calling our office to schedule an appointment to be covered by a No-Fault insurance carrier you must supply the following:

- claim number (Your case file MUST be open)
- date of accident
- adjustor's name and contact information

Authorization to continue treatment will be preauthorized after your first visit. Please note that if the No-Fault carrier denies coverage of your visit for any reason, you will be responsible for the costs incurred.

Do I have to pay for my visit up front or will you bill my insurance carrier?

Payment for all in-office services are required at the time of your visit.

We accept cash, personal checks, Visa, Mastercard and American Express. As a courtesy, we will submit a claim to your insurance carrier to enable you to collect any reimbursement due under the terms of your out-of-network coverage.

What should I bring to my 1st visit?

- Your insurance cards
- Completed patient registration forms from this site
- Any MRI, CAT scan or X-ray films/discs of your spine problem
- Previous medical records pertaining to your spine problem
- List of current medications