

We, at Cathy J. Berry, MD and Associates, want you to receive quality healthcare. Your understanding of our financial policies is essential for good customer relations. Below is a list of insurance companies that we participate with. It is your responsibility to know what is a covered service under your individual policy and what your personal financial responsibility will be. Payment for any co-pays, co-insurance, or non-covered services are to be paid at time of service. Per New York State law, co-pays, and co-insurance charges can not be waived. Co-payments will be collected at time of check-in. If you are not prepared to pay for your co-payment at that time, you may be asked to reschedule your appointment.

Due to high patient demand, we kindly require 24 advance notice to cancel or reschedule your appointment. Failure to provide 24 hours notice will result in a \$50. charge. No Show appointments are subject to a \$100 charge, payable before you will be seen again.

*Aetna

*Blue Cross / Blue Shield of CNY

*Blue Cross / Blue Shield PPO

*CDPHP- please check with your plan to verify coverage in our area

*Cigna

*Empire

*Fidelis

*GHI- UPSTATE NY PLANS ONLY

*Lifetime Benefit Solutions

*Medicare

*MVP Healthcare

*PHCS

*SIEBA

*Molina

*UMR

*United Health Care

*Wellcare

If we do not participate with your insurance, you will be expected to pay for your services in full at the time the services are rendered. As a courtesy, we will then bill your insurance company and any reimbursement will be made directly to you. In case of financial hardship, payment arrangements will be made, but only if agreed upon before services are rendered. We accept cash, checks, Visa and MasterCard. There will be a \$20 charge for returned checks.

If you have any questions or concerns regarding these financial policies, please feel free to contact our billing department.