

Technical charges involved in diagnosis of a surgical/cytology specimen are covered under Valley Hospital contracts with certain insurance companies according to the patient's particular plan.

Ridgewood Pathology Group services are separate and usually consist of:

- 1) Interpretation/Diagnosis of Tissue Samples/Biopsies/All Surgical Specimens
- 2) Interpretation of Clinical Tests

Rhogam injections and consultations are considered separate.

Ridgewood Pathology Group, P.A. based at the Valley Hospital is a participant of the following insurance companies:

- Medicare and all Senior HMOs
- United Healthcare
- Oxford
- Aetna HMO only
- Cigna for Valley Employees only
- All Horizon BC/BS and Bluecard PPO Policies - Anthem, HMO and NJ Direct
- Tricare
- Medicaid
- Community Care

Other insurances will pay for pathologist services; however the patient will be billed for the balance of the bill. Most PPO's will pay 80%, however individual plans may vary.

We usually do not have a problem being paid by insurance companies because the bill for the interpretation of a surgical specimen is accompanied with the bill from a surgeon or other physician for the procedure performed.

The attached notice is given at the Valley Hospital to all patients upon admission. It has been helpful in alleviating misunderstandings that some patients have regarding their insurance bills. Although a patient's insurance may cover The Valley Hospital, it does not guarantee that the pathologist's separate interpretation is also covered.

RIDGEWOOD PATHOLOGY BILLING SERVICE: MD BILLING 1-800-889-4447