



MIDJERSEY
ORTHOPAEDICS
LIVE LIFE BETTER.

Surgical Payment Policy

Commercial Insurance

Prior to your elective surgery, we will contact your insurance carrier to determine coverage of benefits and obtain pre-authorization for your scheduled procedure.

If it is determined that you have a high-deductible and/or co-insurance that has not been met, our billing office will contact you to collect a pre-surgical deposit. This payment should be made payable to MidJersey Orthopaedics and will be applied towards your deductible and/or co-insurance for your surgeon's fee. Any remaining balance after insurance has paid will be billed to you accordingly.

*Please note that prior authorization is not a guarantee of payment by your insurance carrier.

Please do not hesitate to contact us in the billing department if you have any questions. (908) 782-0600.

- Please check with your insurance company to see if you require a second opinion or pre-certification. Failure to do so, if required, will most likely affect the benefits the insurance company will cover.
- Please note you will also receive separate billing for the surgical facility and anesthesia services.
- Please be aware that you will receive a bill from an assistant surgeon if one is required for your surgery.