

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:

Accepted: Hospital Setting (Professional Services)

1. Medicare
2. Rail Road Medicare
3. Medicaid NJ
4. Aetna: HMO/EPO/PPO
5. Cigna: HMO/PPO
6. Qualcare: HMO/POS/PPO
7. United Healthcare/Oxford: Charter plans, Compass Plans, Choice Plans, Core Plans, Navigate Plans, Options Plans, Passport Plans, Select Plans
8. Horizon BCBSNJ
9. AmeriHealth NJ

Accepted: Office Setting (Global Services)

1. Medicare
2. Rail Road Medicare
3. Medicaid NJ
4. Aetna: HMO/EPO/PPO
5. Cigna: HMO/PPO
6. Qualcare: HMO/POS/PPO
7. United Healthcare/Oxford: Charter plans, Compass Plans, Choice Plans, Core Plans, Navigate Plans, Options Plans, Passport Plans, Select Plans

BCBS Accepted plans in the Office Setting

1. Basic BlueSM Plan A
2. BCBS Service Benefit Plan (FEP PPO)
3. BlueCare[®]
4. BlueCard[®] PPO
5. Comprehensive Health Plan
6. Comprehensive Major Medical
7. Federal Employee Program[®] (FEP[®])
8. Horizon Advantage PPO
9. Horizon Basic Health Plan A
10. Horizon Basic Plan A/50
11. Horizon Comprehensive Health Plan A, B, C, D
12. Horizon High Deductible Plan C
13. Horizon High Deductible Plan D

14. Horizon High Deductible PPO Plan D
15. Horizon Medigap Contemporary Plans: Plans A, C, F, G, K, N
16. Horizon Medigap Plans: Plans BCBSNJ 65, BCBSNJ 65 Select, Super 65
17. Horizon MSA Plan C
18. Horizon MSA Plan D
19. Horizon *Myway*® HRA
20. Horizon *Myway*® HSA
21. Horizon PPO
22. Horizon Traditional Plan B, C, D
23. Major Medical
24. Medallion/Medallion 2000
25. Medical – Surgical Fixed Fee 500 Series
26. Medical – Surgical Fixed Fee 750 Series
27. Medical – Surgical Fixed Fee 14/20 Series
28. Network CMM
29. Student Program
30. Wraparound

BCBS NOT accepted in the Office Setting, patients/members are capitated to LabCorp and services are not covered when performed in the Office Setting for these plans

1. Horizon HMO
2. Horizon EPO
3. Horizon Direct Access
4. Horizon POS
5. OMNIASM Health Plans
6. NJ DIRECT
7. Horizon BCBSNJ Medicare Advantage
8. Braven Health plans
9. Horizon NJ Health
10. AmeriHealth NJ

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 (201) 210-5068