



Patient Responsibility Regarding Health Insurance

PMO-MRG

To facilitate registration and verification of your insurance coverage, St. John Health is providing you an insurance checklist. To help us service you in a prompt manner, please review the following:

- Always bring all current insurance cards to each physician.office visit.
- Ensure the card(s) presented is the insurance that is in effect at the time of the visit.
- Ensure that the card(s) presented is the most current card.
- Ensure that the effective date is on the insurance card, or that the insurance company has provided you with an effective date.
- Ensure the card is legible and in good condition. If not, contact the employee benefits division of the subscriber or the insurance company.
- If you are covered by more than one insurance, ensure that the office is provided with both insurance cards. Be aware of which insurance is primary.
- If the patient is a minor and covered by insurance from both parents, be sure to inform the office of both insurances and provide them with the insurance cards and subscribers' birth dates.
- If you have an HMO insurance, ensure you have been assigned to the correct PCP. If not, you will have to request reassignment from your insurance carrier and may have to reschedule your appointment. If you still want to see 'the physician, you will be asked to sign a Financial Responsibility Form and payment for all charges incurred will be your responsibility.
- If you have an HMO insurance, and the appointment is with a specialist, ensure you have the appropriate referral.
- Be aware that all insurances do not provide office visit coverage. Check your insurance manual or with your insurance company for covered benefits.
- If the insurance coverage cannot be verified by the physician's office, be aware that you will be asked to sign a Financial Responsibility Form and payment for all charges incurred will be your responsibility. A copy of the Financial Responsibility Form is attached for your review.