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December 11, 2012

Please be advised that with the New Year, many insurance companies are instituting many new changes that will be challenging to all of us and will require extra diligence and patience from all of us! Therefore, please be advised of our new office policy:

All deductibles, co-pays, and co-insurances MUST be paid BEFORE you are seen.

Anyone owing a large balance, must show good faith by making an attempt to lower the balance by making monthly payments or they will not be able to be seen for any further appointments until this is done, since this would only increase their balance and would put them at risk of having their chart closed.

We will make every attempt to submit your claim to your insurance company as a COURTESY to you. However, if there is any problem or issue, we are no longer able to continue to follow up with the insurance companies. This has become too time consuming, so in the future, we will simply ask you to pay the full amount if the insurance company refuses to pay, and ask you to forward the claim to your insurance company and continue to pay the office upfront and we will give you receipts which you can send to your insurance company for reimbursement.

One of the issues we have noticed is that even though we are in network with Medicare, some of the new insurance companies offering Medicare policies such as Horizon Medicare or Aetna Medicare will NOT consider us in network, since we are not in network with Horizon or Aetna and will not always pay depending upon the policy you have. You should ALWAYS check with your insurance company anytime you change insurance or policies to make sure ALL your providers are in network and there are no restrictions or changes!

We appreciate your patience and hope you understand our efforts in trying to provide the best care and treatment while dealing with the frustration of the administrative aspect of the medical field.

Sincerely,

Deborah M. Drumm, APN, BC

DMD/np