As the patient, what is my responsibility?

It is your responsibility to ensure that we have your correct name (and spelling), your most recent address, emergency contact and health insurance information, as well as any medical documentation pertaining to your treatment, such as referrals and authorizations.

Do I need a referral or authorization for treatment?

Depending on your insurance policy:

- Office visits may require a referral from your primary care physician
- Chemotherapy and radiation therapy may require authorization

Montefiore, the University Hospital for Albert Einstein College of Medicine, is recognized among the top hospitals nationally and regionally by U.S. News & World Report.
Important information regarding copayments

There are two types of copayments for which you may be charged, depending on your visit:

- A professional copayment is applied to your office visits and is due at the time of service. This amount varies, depending on your insurance policy. Please refer to the specialty copayment information on your insurance card.
- A technical copayment is applied to your treatment—e.g., chemotherapy.

Payment responsibility

Out-of-pocket expenses will vary depending on your insurance plan and your treatment.

Some primary insurance plans don’t charge patients out-of-pocket expenses, while others do. Please be advised that you will be responsible for any amounts not covered by your insurance.

Co-insurance typically covers the balance that remains after your primary insurance company’s payment, should one be incurred. If you do not have co-insurance, then please remember that you will be responsible for the remaining balance.

How do I make a payment?

You can make payments in person or by calling the billing office of the department in which your services are rendered.

We accept cash, check, money order, Visa, MasterCard and American Express.

Is financial assistance available to me?

Please speak to one of our financial navigators for more information. We may be able to help.