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Thank you for choosing Reproductive Associates of Delaware as your healthcare provider. We are committed to your treatment being a success. Our Patient Financial Counselor(s) will work very hard to make sure your paper work, claims, etc., are filed accurately and promptly.

We know that understanding your insurance benefits, obtaining the necessary referrals/authorization can be very confusing. To minimize any financial anxiety, RAD will be happy to guide you through the process. Please do not hesitate to call our office. We are here for you!

Our center participates with a number of insurance plans that are listed below. However, infertility treatment may or may not be a covered service by your insurance carrier. If you do have benefits, it may be limited to a certain dollar amount. Our office will be happy to verify this information for you. We encourage you to fully understand your benefits prior to initiating treatment so that you can make informed choices about the treatment recommendations that your physician makes.

- Aetna
- Blue Cross Blue Shield of Delaware
- Carefirst BCBS of Maryland
- Cigna
- Coventry Health Plan
- Mid Atlantic
- Tri Care

It is our policy to have patients pay for any and all co pays at the time of service. RAD will then bill all covered services to your insurance carrier. Please understand that when billing your insurance carrier, it does not mean a guarantee of payment. If your insurance carrier denies any services, it will be patient responsibility to pay for services in full.

If your insurance carrier is not listed above, please let our office know. We will call to verify your benefits and to see if you have any out of network benefits. RAD will bill your insurance carrier if out of network benefits are available.

If lack of insurance is a concern, we do offer a few financial programs that can help some patients finance their treatment. Listed below are two of our resources for financing.

ARC (Advanced Reproductive Care) - A lending institution for fertility care packages. You may contact them at 888-990-2727 or visit them online at www.arcfertility.com.

Commerce Bank – Offers both secured and unsecured loans at special interest rates for our patients. You may call them at 302-454-0429 or visit them online at www.commerceonline.com.

Secondary insurance - RAD will not bill your secondary insurance carrier. Patients will be responsible for submitting their own claims to their secondary insurance for payment.

Additional Financial Charges:

If you do not pay your co-pay at the time of service, we will add an additional \$10 charge to send a statement by mail.

Reproductive Associates of Delaware charges the following administrative fees:

- Copying of records - .50 cents per page up to \$100
- FMLA forms - \$20
- Life insurance forms - \$45

Thank you for taking your time to understand our Financial Policy. Please let us know if you have any questions or concerns: 302-623-4233.

If have read, understand and agree with the terms of this Financial Policy.

X_____Date:_____

Signature of Patient/Responsible party

X_____Date:_____

Signature of Co-Responsible party