

# **Understanding Your Secondary Insurance & Balance Policy**

We want to make paying for your care as simple and fair as possible. Sometimes, secondary insurance does not pay the balance after your primary insurance processes a claim. This can create delays and confusion. To avoid frustration, here's how our policy works:

## **How It Works**

## Why We Do This

Insurance companies don't always communicate quickly.

This policy ensures your account doesn't sit unpaid for months.

It also guarantees you won't overpay — you'll always be reimbursed if your secondary eventually pays.

## **Your Role**

Make sure we always have your most up-to-date insurance information.

If your secondary is delayed, you may need to contact them directly.

Remember: this policy is in place to protect both you and our clinic from long, drawn-out insurance delays.

#### **Step 1 – We bill your primary insurance**

Once your primary insurance processes your claim, we bill your secondary insurance (if you have one).

#### Step 2 – Waiting on your secondary

We allow up to 90 days (3 months) for your secondary insurance to process and pay.

## Step 3 - If your secondary doesn't pay

If your secondary has not paid within 90 days, the balance becomes your responsibility. You'll receive a statement from us asking for payment.

## Step 4 – If your secondary pays later

No need to worry — if your secondary insurance pays after you've already paid us, we will refund you promptly (within 30 days of receiving payment).

## **Questions?**

Our front desk and billing team are always happy to help explain your coverage and walk you through the process. **Call us anytime at:** 484-800-8186 **Please note:** You will also be asked to sign our official Secondary Insurance Payment Policy Agreement at your first visit.