

## **Alleghenies \_\_\_\_\_** **Independent Physicians**

### **General Payment Policies**

Please give all related information about your medical insurance to the registration staff when you arrive. Alleghenies Independent Physicians will file your claims when the benefits are assigned to Alleghenies Independent Physicians.

All patients are responsible for the cost of services they receive at Alleghenies Independent Physicians. As a courtesy service, we will bill your insurance company for you. However you are responsible for the payment of all balances due on your account. We expect payment within 30 days of receipt of your insurance payments. Payments can be made by cash, check, or credit card.

### **Your Responsibilities**

- Make sure you have your current insurance cards with you at all times.
- Know your insurance benefits. It is your responsibility to know your insurance company's requirements and procedures. If you are unsure, phone the customer service number normally listed on the back of your insurance card.
- Make sure your doctor is listed as a participating provider in your plan.
- If your insurance requires a copay or out-of-pocket expense, payment will be expected at the time of service.
- If seeing one of our specialists, verify if your insurance company requires a referral authorization. Call your primary care physician before you see a specialist. The primary care doctor usually will request to see you before giving the referral authorization.
- Keep track of the referral authorization information that your primary care doctor's office gives you.
- Be aware that most referral authorizations are good for a certain number of visits and have an expiration date. If your specialist requires more visits than your specified amount, or if the authorization has expired, it's your responsibility to call your primary care physician before going back to the specialist.

### **Insurance plans**

We accept most insurance plans. However, it is your responsibility to check with your insurance prior to treatment.

### **Co-payments**

Your plan co-payment, deductible, and non covered services is determined by your employer and insurance company or by your own personal selection. This is your contract with your insurance company. Our offices have agreed to participate with most insurance plans. Our agreement with the insurance is to collect the co-payments, deductibles and non covered services directly from the patient. We are not

able to waive your co-payment. We reserve the right to reschedule your appointment if you do not pay your copay.

### **Advanced Beneficiary Notice (ABN)**

In accordance with Federal and State laws, Medicare patients will be offered an ABN if a service may not be covered. Signing an ABN allows our office to provide full service care and bill for services not covered by Medicare.

### **Medical Records Fees**

Fees for medical records that are photocopies and sent on your behalf are based on HIPAA regulations and ACT 26. There is a charge for completing forms and letters that are completed by our staff. Fees for these services vary depending on the time and length.

### **Cancelled Check Fee**

There will be a check fee charged to your account in addition to your balance. Some banks charge a fee for a second attempt to clear the check. You will be asked to pay for future transactions with cash or credit card.

### **Billing Your Insurance**

Alleghenies Independent Physicians is a group of multi-specialty physicians operating under a single tax identification number. Dr. Brian Gunnlaugson is the founder and president of the group. As such from time to time an insurance company will process the claim under the name of Brian E. Gunnlaugson, M.D. Be assured that the physician that provided your care will receive the payment and your account will be credited correctly. (The list of physicians in the group is listed in this brochure).

### **Fees**

It is our goal to keep our charges at a reasonable rate. Charges are based upon reimbursements from the Centers for Medicare and Medicaid. The charge for your visit is selected by the physician based upon your individual and unique circumstances. No two people are exactly alike and require different needs regardless of the amount of time spent with an individual.

You can help us control the costs of providing service by paying your copays and deductibles at the time of service and notifying us of any changes in your insurance coverage.

### **Collection Agency Fees**

If your account becomes delinquent a collection agency will be used. A credit collection fee will be added to the balance of your account. This fee will be a minimum of \$50.00 or 50% of the balance. You can avoid collection agency fees by paying the balance on your account.

## Our physicians

- Brian E. Gunnlaugson, M.D.  
321 Main Street, Suite 3C  
Johnstown, PA 15901  
Telephone: 814-535-6521  
Specialty: Orthopedic
  
- Leonardo Amper, M.D.  
321 Main Street, Suite 3B  
Johnstown, PA 15901  
Telephone: 814-535-8480  
Specialty: Internal Medicine
  
- Chester Beres, M.D.  
335 Nees Avenue  
Johnstown, PA 15904  
Telephone: 814-266-1101  
Specialty: Family Practice
  
- Fredrick Munzer, D.O.  
1800 Cambridge Drive  
Davidsville, 15928  
Telephone: 814-288-0272  
Specialty: Family Practice
  
- Behnam Khaleghi, M.D.  
315 Locust Street, 6<sup>th</sup> Floor  
Johnstown, PA 15901  
Telephone: 814-535-8311  
Specialty: Rheumatology
  
- Adewale Olalere, M.D.  
Rashid Nadeem, M.D.  
970 Franklin Street  
Johnstown, PA 15905  
Telephone: 814-536-9844  
Specialty: Pulmonary Disease  
Sleep Disorders

For more information about Alleghenies  
Independent Physicians

Visit our website:

[www.allinphyn.com](http://www.allinphyn.com)

Our specialty is taking care of you...