



Insurance / Billing Frequently Asked Questions

- *What is a co-pay and when do I need to pay it?*

A co-pay is a payment set by the insurance plan on a specific medical service to be paid at the time the service is rendered. Co-pays are fixed dollar amounts and typically do not apply to the out-of-pocket maximum (the collective amount in which must be satisfied to access 100 percent coverage for the remainder of the calendar year).

- *Why am I being charged more than one co-pay per visit?*

Many insurance plans will apply more than one co-pay per day on services requiring co-pays. To determine if your plan does, you can reference your insurance benefits sheet given by our Intake Team or contact your insurance directly. If your insurance plan only allows one co-pay per day, per provider, please contact our Billing Department.

- *What is a co-insurance and when do I need to pay it?*

Co-insurance is a percentage of the insurance's allowed amount for a specific service, due after the claim has been processed. Co-insurances are typically applied after satisfying a deductible and apply to an annual out-of-pocket max.

- *What is a deductible and when do I need to pay it?*

A deductible is the annual amount that must be paid out-of-pocket before the insurance will cover specific services. Typically, deductibles apply at the beginning of the calendar year and are due when you receive your statement.

- *Why am I being billed for an amount my secondary insurance should have paid?*

The most common reason is that many secondary insurance plans do not cover the primary insurance's annual deductible. Another reason could be that there is not a benefit for the particular service received. If you feel that your secondary insurance should have paid and has not, please contact our billing department.

- *Which amount on my statement do I need to pay; the "total balance" or the "pay this amount"?*

The amount specified next to "please pay this amount" is the amount due when the statement was received and is the only amount you should pay.

- *Can I pay my bill over the phone with a credit card?*

Yes. The Billing Department can process your payment over the phone at (315) 234-2812.

- *What is the maximum amount of time from the date of service that Hematology/Oncology Assoc. of CNY can bill the remaining balance after insurance has paid?*

Under New York State Law, balances can be billed for as many as six years, however, if you are initially being billed for a date of service that occurred over a year ago please contact the Billing Department. There are multiple reasons why there can be long delays from the date of service to the time a bill is received for the balance. Often, the delays are attributed to insurance

Contact Information	
Billing Department	(315) 234-2812
Budget Plan Arrangements / Collections	(315) 472-7504 ext. 1079