

Insurance Information

Insurance plans vary widely and often change from year to year. The financial counselors at Rutgers Cancer Institute of New Jersey are available to assist you to receive maximum benefits

The first place to start is with your insurance company. Insurance companies have Customer Service or Member Service Departments that are available to answer any questions you have. The telephone numbers for this service should be on the insurance card.

Questions to ask you insurance company:

1. What type of insurance plan do I have?
2. Is Rutgers Cancer Institute of New Jersey a participating provider in my network?
3. Is my doctor at the Cancer Institute of New Jersey a participating provider?
4. Do I need a referral to be seen at the Cancer Institute of New Jersey?
5. If the Cancer Institute of New Jersey is not a participating provider with my insurance plan, can I still receive care there? If so, how much will I have to pay?
6. If Robert Wood Johnson University Hospital is not a participating provider with insurance plan, can I still receive diagnostic tests there? If so, how much will I have to pay?
7. Do I have a deductible under my plan? If so, how much will I have to pay?
8. Is there a maximum on the deductible I must pay?
9. What is my co-pay when I see the provider?
10. What is my co-pay if I require treatment?
11. Am I required to use specific laboratories, radiology groups and diagnostic imaging centers?

Referral Forms:

Most insurance companies require referrals for specialty care and payment. Referrals are often good for only a certain number of visits or for a certain period of time. Please make sure you bring your referral forms with you to avoid extra expenses, and the possibility of having to reschedule your appointment.

Out of Network Services:

You may seek care at the Cancer Institute of New Jersey even when your doctor or the Cancer Institute of New Jersey is not listed as a participating provider or practice. This may affect the out of pocket expenses you are required to pay. Many insurance companies cover consultations and second opinions. It is recommended that you contact your insurance company directly to verify what your financial responsibility will be.

Payment:

The Cancer Institute of New Jersey offers a variety of payment options, including cash, credit card, money order, cashier's check, and personal check. Payment is required at time of service. Payment plans require approval prior to receipt of services. Consultations with our Financial Counselors are available in person or by calling 732-235-8067.

