

**N.J. In and Out of Network Consumer Protection
Transparency, Cost Containment & Accountability Act Details**

In-Network:

- RWJ Endosurgical Center is in network with (see attached list). Since RWJ Endosurgical Center is in network, you will not pay more than your in-network copayment, coinsurance or deductible for the hospital's services. If RWJ Endosurgical Center's network status changes with your health insurance plan prior to your scheduled appointment, RWJ Endosurgical Center will notify you.
- Prior to receiving services, it is important that you contact your insurance company to determine your potential out-of-pocket costs under your insurance plan and to double check that your individual healthcare services are covered and authorized.
- Not all of the physicians who work in RWJ Endosurgical Center participate in the same health insurance plans that the facility accepts. The physicians bill separately. So, you may receive more than one bill for your healthcare services. If a physician is in network, you should never be charged more than your in-network copayment, coinsurance or deductible. If an in-network provider charges more than your in-network copayment, coinsurance or deductible, you should notify your health insurance plan the Department of Banking and Insurance/Department of Health.
- You should check with the physician who ordered the healthcare services and ask whether the physician is in network or out of network with your health insurance plan. You should also ask if there are additional physicians who may be involved with your care.

Out-of Network

- RWJ Endosurgical Center is out of network with (see attached list). Since RWJ Endosurgical Center is out of network, you may pay more than your in-network copayment, coinsurance or deductible for the services received or performed at this facility. You may be asked to sign an acknowledgement of this upon registration.
- Prior to receiving services, it is important that you contact your insurance company to determine your potential out-of-pocket costs under your insurance plan and to double-check that your individual healthcare services are covered and authorized.
- You may be responsible for any difference between what your insurance company pays RWJ Endosurgical Center for the service and what RWJ Endosurgical Center charges. If you wish to receive services at RWJ Endosurgical Center, first please contact your insurance company to determine if you have an out-of-network benefit option. If you do, you should ask what your potential out-of-pocket costs may be and double-check that your services will be covered. If you do not have an out-of-network benefit option, you will be responsible for all charges.
- Not all of the physicians who work in RWJ Endosurgical Center participate in the same health insurance plans that the facility accepts.
- You should check with the physician who ordered the healthcare services and ask whether the physician is in network or out of network with your health insurance plan. You should also ask if there are additional physicians who may be involved in your care.