



**Naugatuck Valley Cardiovascular Associates**  
George V. Antonopoulos, M.D. Andrew Thorp, M.D.  
1625 Straits Turnpike, Suite 209, Middlebury, CT 06762  
Toll Free: 866-621-NVCA (6822)



205 So. Main St.  
Thomaston, CT 06787

464 Wolcott Rd.  
Wolcott, CT 06716

**Payment and Collection Policies – Thank you for choosing NVCA to provide your cardiovascular care.**

Naugatuck Valley Cardiovascular Associates participates with many different insurance carriers. Below is a partial list:

Medicare and several Medicare Advantage plans (Aetna, Anthem, Connecticare), State Medicaid, Husky, Community Health Network Aetna, Anthem BS, CIGNA, Connecticare, First Health, Healthnet, PHS, Tricare, United Healthcare/Oxford (*except* United Healthcare Medicare) and Wellcare

If you do not see the name of your insurance company on this list, please check with your insurance carrier to see if we are a participating provider, or call our office and one of our billing staff would be happy to assist you.

If we are not a participating provider for your insurance plan, we will bill your insurance directly if you have provided us with the complete information to do so.

**It is the responsibility of the patient** to understand their coverage and what their insurance company requires and pays for. If you have particular questions about your plan or specific coverage issues, questions should be directed to your insurance company (the phone number is on your insurance card). If you have complaints about your coverage, your Human Resources representative at your place of employment can assist you.

1. Most insurance plans have some form of **deductible, co-insurance and/or copayment** for physician's services. We understand that even if you have health insurance coverage, these payments can put a financial strain on you and your family. If your insurance requires a **referral**, please be sure your PCP has taken care of this before your visit.
2. We realize that every family has their own individual budget. Therefore, we will do our best to work out financial arrangements that will satisfy both of us. We have many payment plans available and will be happy to discuss them with you. Once an arrangement has been made, you will be expected to follow that plan.
3. **All patients must pay their copayment at the time of their visit.** Many insurance companies also require a copayment or coinsurance for our services and procedures. We will do our best to advise you of this in advance, but please remember that it is your responsibility to check with your insurance carrier prior to your appointment, to verify your coverage. **PLEASE NOTE THERE IS A \$25 CHARGE IF YOU DON'T GIVE 24 HOURS NOTICE OF CANCELLATION FOR OFFICE VISIT AND \$100 CHARGE FOR NUCLEAR STRESS TEST AND MONITORS.**
4. If you are without insurance payment is expected at the time of service. If you are unable to pay in full, definite financial arrangements will be discussed and agreed upon before treatment begins.

**As a new patient never seen in our office, if you cannot pay in full, you must reschedule your appointment.**

5. We ask that you pay for services as they are rendered. Visa, MasterCard, Discover, personal checks, and cash are accepted. An itemized statement is available to you as you leave the office.

Your signature below indicates that you have read and understand the above policies.

\_\_\_\_\_  
Signature of Patient or Authorized Representative

\_\_\_\_\_  
Date